

talkback

SPRING 2016

elha.com
east lothian housing association

Using 'My Home' - Tips & Tricks

My Home is the name for our bigger and better digital tenant services. Here are a few of the nifty features available.

Don't like the colour scheme? Click the colour bar in the top right corner and decorate your My Home page. You can choose from high-contrast black and white, soothing blue-greens, hot pink – it's up to you.



Did you know that you can upload photo and video files in My Home? Just click the browse button to select your files, click submit, and whoosh – they're saved directly into our system.

Send Documents

Topic (Required field) 05 - Alterations & Improvements

Comments (Required field) I've just submitted an application to put up a garden shed. I've attached the plans for the shed and a drawing of my garden so you can see where it would go.

Document 1 (Required field) Choose file Shed plans a...drawings.pdf

Paper Free:



Thinking about going paper-free?

Save money, be green, get a faster service – who wouldn't want to go paper-free? Now all you have to do is slide your status to the left on your My Home page, and that's it – job done, virtually all of our contact with you will be electronic.

There's lots more to investigate in My Home – see the calendar for your next stair cleaning day, check your property documents to find out where your stopcock is, refer yourself for money advice, make a rent payment and see your rent account update instantly, plus the familiar services we've provided for years, like booking a repair, leaving feedback on repairs and getting a print-friendly rent statement.



MY FAMILY



Residents currently listed at your address:

James Smith
Ann Smith
Heather Smith

New baby? We completely understand that you might be too busy to let us know your household has changed, but it's important that you do. If you get a quiet moment (maybe at 3am?), you can pop your new addition's details into My Home by clicking on the Do More button in My Family – it only takes a moment to keep us up to date.

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Universal Credit Digital Service - Many More Will be Affected

We've written a lot about Universal Credit and the impact it will have on everyone under pension age who receives one or more of six "legacy" benefits - Housing Benefit, Jobseekers Allowance, Working Tax Credits, Child Tax Credits, Employment and Support Allowance or Income Support. So far the new benefit has been introduced slowly and affected very few people, but from 23 March East Lothian will become the first Local Authority in Scotland to introduce the Universal Credit digital service.

You will be affected by this change and will have to claim Universal Credit if you are:

- too young to receive Pension Credits
- you receive a "legacy" benefit and your circumstances change
- you are a new claimant who would have claimed a "legacy" benefit

Universal Credit can only be claimed online. There will be conditions that you must meet in order to receive any money (called the Claimant Commitment), and if you don't meet the conditions your benefit will be reduced or stopped - this is known as a benefit sanction.



The amount of Universal Credit you are paid will include money to cover your housing costs (rent) and you will be expected to pay your rent in full each month, even if your benefit has been reduced or stopped due to a benefit sanction. So it is really important that you meet the conditions of your claimant commitment to protect your claim, make sure you are able to pay your rent and keep your tenancy secure.

There's lots of information available about Universal Credit but the best advice we can give you is that if you make a claim let us know. Our Money Advisor and Housing Officers can help you to make sure you claim everything you are entitled to and manage your money.

If you want more information about Universal Credit and how you might be affected go to www.gov.uk/universal-credit or www.eastlothian.gov.uk



Benefit Backdates (No More!)

Until now if you didn't submit a benefit claim when you should but could demonstrate that there was a good reason for making a late claim any benefit you were entitled to could be back dated for up to six months. From April this year Housing Benefit claims will only ever be backdated for 4 weeks, in line with Universal Credit, and only then in exceptional circumstances. If you don't submit a Housing Benefit claim when you should and don't get help to pay your rent you are responsible for paying any rent arrears that result. If you're not sure you understand what you need to do to make sure you don't lose out on benefit that you are entitled to, **just ask!** We are always happy to help.

Ever Struggled to Manage Your Tenancy? We Need Your Help!

We always aim to keep our properties occupied - an empty property generates no rent and is no use to anyone. So as well as being the right thing to do, it's in our best interests to help any of our tenants who are having difficulty maintaining their tenancy.

We can help tenants' access services there to help people in difficulty, for example: Anne, our independent Money Adviser can help with budgeting, claiming benefits, etc, Changeworks can help reduce energy bills, and Community Mediation can help settle neighbour disputes.

The support we can offer is set out in our Tenancy Sustainment policy which is due to be reviewed and we would like your help. If you've ever struggled with the responsibilities of managing your tenancy, what would have helped? Do you have suggestions for things we could do better?

Let us know, either by going to elha.com, logging into My Home and filling in the Spring Survey, or by contacting Mary, our Customer Information Officer, by email at info@elha.com or by calling **01620 825032**.

You can read our Tenancy Sustainment policy in the Downloads section of elha.com.

Estate Inspections

We had a few delays with some of our estate inspections last year, as we were short staffed. We're about to start the 2016 inspections, and would really appreciate your help. Even if you can't, or don't want to, attend this year's inspection, if there's something you would like us to take a look at, please fill in and return the comment card.



The Hedges Project



Mud!

Well done to tenants at The Hedges in Tranent! A local community group has pulled together to create a community garden on what was an unused piece of ground in the development. Last year we gave you a glimpse of the plans, this year you can see some of the progress that's been made.



Mud and gravel



Things starting to take shape



Follow the yellow brick road!

Watch this space – we can't wait to see what the spring brings to the project!

Fee-Free Bank Accounts

Fee-free bank accounts (also known as basic bank accounts) are good news for anyone who has struggled with bank charges. These accounts offer services on the same terms as other personal current accounts that the banks provide, including access to all the standard over-the-counter services at bank branches, at the Post Office, and access to the entire ATM network. The main difference between a basic and an ordinary bank account is that fees are not charged if a direct debit or standing order fails.

The accounts are available to anyone who doesn't already have a bank account, is ineligible for a standard current account or who can't use their existing account due to financial difficulty. If you already have a basic bank account you should ask your bank whether you could still be charged if a direct debit or standing order fails, and whether you are eligible for a new basic bank account.

A list of banks and building societies that have signed up to offer the new basic bank account can be found on elha.com's news page and at <http://www.gov.uk/government/news/fee-free-bank-accounts-launched>.

Energy Bill High?

The Scottish Government estimates that nearly 1 million households in Scotland are in fuel poverty – defined as spending more than 10% of income towards gas and/or electricity bills. Switching gas/electricity suppliers can save money but usually involves using the internet and accessing one of the many switch sites.

Home Energy Scotland (HES) has partnered with Citrus Energy to support people through the switching process and to help customers who may not be confident exploring switching themselves or do not have access to the internet. "Citrus Switch" will do the search for you and will find the best deals tailored to your needs using an impartial switching platform which holds all available tariffs on the market to help make fuel bills more manageable.

Citrus Energy was set up to help home energy users, tenants and homeowners to find the best energy deals available. As a social enterprise they have a social responsibility to provide a service to those most in need, which is free, impartial and ongoing.

To access this service, call Home Energy Scotland on **0808 808 2282**



citrus energy
Refreshingly Different

Make a Difference – Become a Member

We are accountable to our members – and anyone aged 16 or over can become a member whether they are a tenant or not. We encourage any of our interested tenants to become a Member of the Association, for the bargain price of £1.

Becoming a Member gives you the right to:

- Vote for our Management Committee
- Stand for election to our Management Committee
- Attend and vote at our Annual General Meeting (AGM)

You can find more information about becoming a Member on elha.com, or by asking for our membership leaflet.





Planned Maintenance 2016-17

Scheme	Works	Houses	Survey Start Date*
Wallyford, Fa'side Avenue North, Fa'side Avenue South, Fa'side Crescent, Fa'side Drive, Fa'side Gardens, Fa'side Terrace	Bathroom Replacement	63	Spring/Summer 2016
Whitecraig, Whitecraig Avenue	Bathroom Replacement	22	Spring 2017
Musselburgh, Delta Road, Galt Terrace, Galt Crescent, New Street, North High Street	Heating Replacement	26	Spring/Summer 2016
Haddington, Rosehall Walk, Edward Court	Heating Replacement	17	Summer 2016
Tranent, Plough Lane, Potters Path, Well Wynd	Heating Replacement	27	Winter/Spring 2017
Dunbar, Church Court, Woodbush Place, North Berwick, Quality Street	Heating Replacement	26	Autumn 2016
Prestonpans, Grange Crescent East, Grange Crescent West, South Grange Avenue, Redburn Road	Electrical Rewiring Inspection	30	Autumn 2016

*This is an estimated start date. All work is subject to a pre-contract survey.

The Rental Exchange

You may remember last year we consulted tenants about The Rental Exchange – a project set up to help social housing tenants build up a credit score by reporting rent payments in the same way mortgage payments are reported. We had an excellent response, with 82% of responders in favour of introducing the scheme.

Please see the enclosed letter for more information.

Rent Increase Consultation

We have a legal duty to consult you about proposed rent increases, and to take your opinions into consideration before we make a decision. We usually (but not always) increase the rent by inflation plus 1%. This is because our costs can increase by more than inflation. The measure of inflation we use is the Retail Price Index (RPI) at the November before the increase. The rate of November RPI was 1.1%, making the rent increase 2.1%

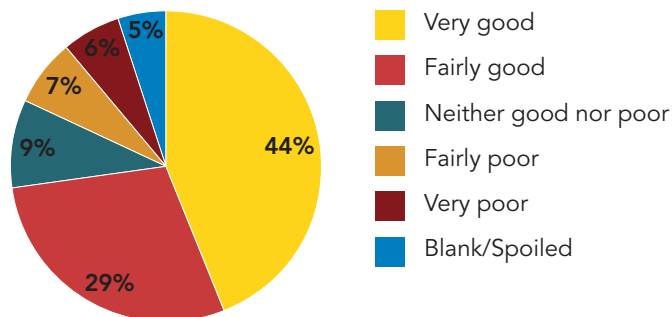
We understand that an above inflation increase can seem unfair if your wages haven't gone up by a similar amount, but we need the increase so that we can continue to provide services like repairs and tenancy support, so we can comply with our legal and financial obligations, and so we can build new affordable homes which are desperately needed in East Lothian.

We asked you if you thought that our rents are good value for money, and if you think the proposed RPI + 1% was fair, and 108 (8.8%) tenants responded.

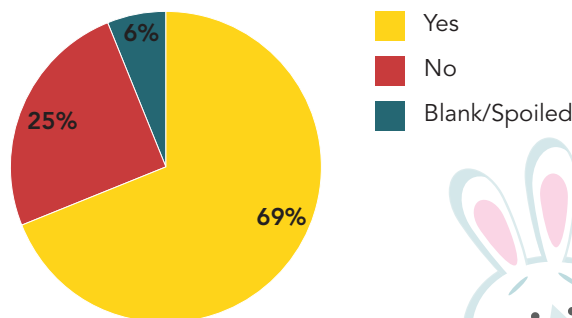
The results of the survey show that:

- 73% of tenants think that their rent is very good or fairly good value for money
- 69% of tenants said they thought RPI + 1% was a fair increase

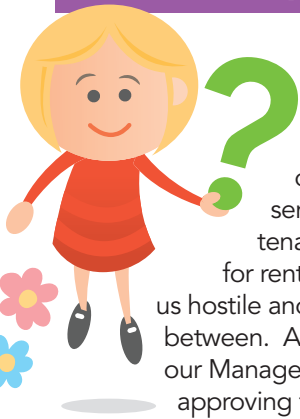
Do you think that the rent for your property represents good or poor value for money?



Do you think that RPI + 1% is a fair increase for 2016/17?



The Good, the Bad and the Ugly



The annual rent increase consultation always brings out the more extreme reactions in people. From the tenants who came to us from temporary homeless accommodation or expensive and poor quality private lets who send us delightful compliments, to the occasional tenant who is going through the eviction process for rent arrears or anti-social behaviour who sends us hostile and vitriolic comments - and everything in between. All the comments are included in the report that our Management Committee Members consider before approving the rent increase.

Here are a few of this year's highlights:

The Good

"My house is very well maintained, and is warm and light. ELHA could not have done more, helping me move to a downstairs flat with many "extras" when I became somewhat disabled (eg wet floor shower).

Any requests are dealt with very quickly and I must put in a word of praise for your wonderful staff - office and tradesmen alike."

Our response - Thank you!



The Bad

"Wages aren't increasing at all so raising bills for the cost of living is going to push everyone into poverty."

Our response – As explained in the Rent Increase article on page 4, we have to increase the rent to cover our costs – the alternative would be to cut services to tenants.

We provide money advice for any tenant who is struggling financially, and if we can't help directly, we will be able to advise on other agencies which can help.



And the Ugly

We are delighted to report that for the second year running there was no ugly! We've said before that there is never any excuse for being aggressive or abusive to our staff (even when we're consulting about rent) and this year no one was.

Thank you!

TIG in Action – Scrutinising Our Response to Anti-Social Behaviour Complaints

Our TIG-Scrutiny Group took a close look at our Annual Return on the Charter (ARC) figures last year. They spot checked our reports and decided what would and wouldn't go into our How We're Doing booklet. During this process, they identified that we weren't performing well in resolving Anti-Social Behaviour (ASB) cases within our target response times and decided to scrutinise our processes.

The ARC asks for:

"The percentage of antisocial behaviour cases resolved within locally agreed targets"



TIG-Scrutiny members looked at our policies and procedures, interviewed front line staff and ran two surveys on ASB case resolution targets, one for local landlords and one for landlords across the country. They then produced a report of their findings, and made several recommendations, for example: setting more realistic targets, and checking in with tenants before closing a case. The report is currently with our Senior Management Team for a response before it is presented to our Management Committee. We are now reviewing our procedures and will keep you updated of the changes brought about by the dedicated members of TIG Scrutiny.

If you're interested in examining the way we work and helping us to improve our services, please contact our Customer Information officer, Mary Hargreaves, by clicking the help button on elha.com, e-mailing info@elha.com or calling on **01620 825032**.

Solar Panels – Frequently Asked Questions

Around 350 of our tenants now have solar panels, and we've noticed a few of the same questions cropping up.

Q. I just got my electricity bill and it hasn't gone down at all, why?

A. Your bill will have been for the winter months – the time of year with the least amount of sunlight, and the most electrical usage. You will have had your lights on for longer, and may have had additional after dark power requirements over the festive season for things like Christmas lights, parties, etc.

As the weather improves, and the days lengthen, you should see your savings increasing.

Q. Why don't I have a Sunamp battery?

A. We did not have enough funding to provide everyone who has solar panels with a battery. We are trying to find additional funding, and hope to eventually have every home fitted with solar panels, also fitted with a battery.

Q. How much money are you making out of the solar panels?

A. Not a single penny. The panels belong to Edison Energy, who receive the Feed in Tariff. The only advantage to ELHA is cheaper electricity for our tenants.



Tenant Scrutiny – Improving Services for All

Last year our TIG-Scrutiny Group looked at the ARC's 'Right First Time' figures for getting repairs completed. Repairs is a huge area to look at, so they decided to look at it from the perspective of how the R3 operatives use their handhelds, to try to get every repair 'right first time'.

At the end of the inspection process, TIG-Scrutiny made a number of recommendations to improve the service. As a result, over the last year, we have made the following changes:

- We frequently promote the 03000 repairline number and the digital repair booking system (now part of My Home)
- R3 have raised awareness of the 'Right First Time' requirements by making it a standing item for the 'Operative's Liaison Meeting', held every 4 to 6 weeks. This had an immediate effect on performance, with the percentage of repairs being completed right first time increasing.
- We published an article about abusive phone calls, and made it clear that while we understand that sometimes tenants can be frustrated, we will not tolerate tenants and other customers being verbally abusive to staff.
- R3 have made efforts to increase the survey returns on operatives' handhelds, and have introduced survey cards for tenants who don't want to use the handhelds. Unfortunately, despite our efforts, survey returns remain low.
- A target for repairs right first time (93%) was introduced, and is monitored by our Housing & Property Services Sub-Committee. We're happy to report that right first time repairs are now meeting the target.
- R3 now do their best to identify the need for non-standard parts at the point of ordering a repair. We have also introduced a 'send mail' feature in My Home, so tenants can upload photos of unusual repairs straight into our systems.
- A tablet PC has been issued to a Property Officer who found the small screen on the handheld difficult to use.
- Our IT Support service run regular reviews of mobile network coverage in East Lothian, to ensure that R3 operatives are on the optimum network for the area they're working in.

While we and R3 might have made some of these changes eventually anyway, the scrutiny project really shone a spotlight on the parts of the system that could be improved. Without TIG-Scrutiny, those changes might not have taken place or would have taken much longer, so we are all due the tenants that took part a big thank you for helping us to improve.



Paying Your Rent Online

In the past, the only way for tenants to pay their rent online was through internet banking or by card via AllPay. These payments take up to three working days to show up on your account, so we wanted to find a way to speed things up a bit.

The new 'My Home' feature on elha.com makes it much faster and easier to make an online card payment. As soon as you've made your payment, it'll show up on your rent account.



You don't need a reference number, you just need to log into your My Home account and click the "Pay My Rent" button. You can then choose to pay the full amount of rent due, or make a part payment if you spread your payments over the month. It's completely secure, and we don't store any card details.

If you haven't registered on My Home yet, don't worry, you can register at any time by going to **myhome.elha.com**. You'll need to have an e-mail address and know your tenant number (you can find it on the first page of your tenancy agreement). If you'd like a little help registering, just contact Mary, our Customer Information Officer by clicking on the Need Help sprite to chat during office hours, or to leave a message when the office is closed.

Prize Draw Winners

Congratulations to Sarah Ferguson from Cockenzie, Gemma Johnstone from Port Seton and Lisa Root from Prestonpans who won £50 each in our 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, visit **myhome.elha.com** and fill in your tenant number and an e-mail, or click the Need Help button and we'll send you your activation e-mail.

