

# talkback

WINTER 2016

elha.com  
east lothian housing association

## Key Tenant Scheme – What You Said

We expected the Key Tenant and Rent Increase Consultation to stir up a lot of debate. It's a revolutionary new idea to protect tenants from rent increases while avoiding cuts to services. But while we think it will be better in the long run for everyone, we expected that some tenants who won't or can't use their **My Home** account might not agree with the proposal.

We were therefore delighted that **71%** of those who responded to the consultation supported the introduction of our Key Tenant Scheme, and 63% said they would apply for either Gold or Platinum status.

61% of tenants supported the additional rent increase to cover the Key Tenant Scheme start-up, and 30% said they would prefer the usual RPI+1% increase. 80% of those who responded said our rents are good value for money

The most common reasons for not wanting to apply for Gold or Platinum Key Tenant status were:

- Not being able to use, or not having access to, a smartphone, tablet or computer
- Not understanding that tenants on Housing Benefit could also qualify for the scheme and get money back with no penalties if they change how their Housing Benefit is paid

We were a bit disappointed that only 95 tenants (7.7%) responded to the consultation but glad to see that many more of you have now activated your my Home account (33% of those who responded used My Home to do so) and that the number of tenants signed up for our paper free services has increased significantly.

Our Management Committee has now confirmed that we can introduce our Key Tenant Scheme from 1 April 2017. All we need now is final confirmation from the DWP that the legislation they are putting in place to allow us to operate this Scheme has received Ministerial consent. The legislation is needed to make sure that those of you on Housing Benefit or Universal Credit get to keep the discount in full. We look forward to paying out the first discounts on 1 May 2017 – more details in the Spring 2017 edition of Talkback!



## Festive Season Closure Dates

We will close for the festive season at 12.30pm on Friday 23 December 2016, and reopen at 9.00am on Wednesday 4 January 2017.

R3 will be open on the 28th, 29th & 30th of December to take repair calls. If you can, please limit repair calls to emergencies only during this period. The emergency out of hours repair service will continue as normal.

If you have a repair that really can't wait until we re-open, phone the usual number:  
**03000 999 247**



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# Universal Credit - What it Can Me



We need to be clear, we are in favour of the thinking behind Universal Credit (UC).

It makes sense for benefits to be paid monthly in the same way as most wages are. It makes sense for people receiving UC to manage their own budget and pay their rent just like people who are working. Both of these things should make moving from unemployment to work (or vice

versa) easier and that is a good thing. However, we do not agree with the cuts in the amount of Universal Credit people are paid and, unfortunately, the roll-out of Universal Credit in East Lothian has not gone smoothly. With any new service, there can be teething problems while

HERE ARE A COUPLE OF CASE STUDIES WHICH HIGHLIGHT THE ISSUES SOME TENANTS HAVE EXPERIENCED WHEN MAKING

## CASE STUDY 1

### RENT ARREARS INCREASE BY OVER £1,200

#### One unfortunate tenant ...

is now an extra three months behind with her rent because of errors in her claim which arguably were not her fault. This happened because her rent charge was not listed at all on her claim when she completed it at the Jobcentre. When it was eventually added, the rent amount was not correct to the penny so the Department of Work and Pensions (DWP) did not pay any Housing Costs (rent money) to her. The tenant knew that she had to correct the figure but had problems doing this on the online UC system and three months had gone by before our Housing Officer was able to help her fix this.

The DWP has decided that the tenant is not eligible for a backdated payment of Housing Costs because it was her responsibility to make sure that the information on her claim was correct. We are helping the tenant to appeal this decision but there is no guarantee the appeal will be upheld and the rent money will be backdated meaning there is a significant chance that she will have to repay rent arrears from her already low income.

**THIS DEMONSTRATES HOW IMPORTANT IT IS THAT YOU MAKE SURE YOU GET YOUR UNIVERSAL CREDIT CLAIM RIGHT FIRST TIME. DO NOT GUESS YOUR RENT CHARGE IF YOU DON'T KNOW - LOOK IT UP ON YOUR MY HOME ACCOUNT IF YOU AREN'T SURE. IF SOMEONE HELPS YOU COMPLETE THE CLAIM YOU STILL NEED TO MAKE SURE THE DETAILS THEY ENTER ARE CORRECT; IF THEY AREN'T IT COULD BE YOU PICKING UP THE BILL FOR UNPAID RENT.**

**YOU MAY THINK THAT THIS IS HARSH BUT WE ARE IN A DIFFICULT SITUATION – HOWEVER MUCH WE SYMPATHISE, WE ARE A NOT FOR PROFIT ORGANISATION THAT DEPENDS ON RENT TO KEEP RUNNING, AND MUST TAKE ACTION AGAINST TENANTS WHO DO NOT PAY THEIR RENT, EVEN IF THE RENT ARREARS ARE DUE TO THE TENANT HAVING PROBLEMS MANAGING THEIR UC CLAIM.**



# an for Our Tenants



everyone learns new systems; but the administration problems with UC are having a serious impact for some of our tenants. Universal Credit is paid monthly in arrears and that means that unless you can pay your rent while your claim is processed you may fall one month behind

with your rent. We accept that, we have our Assistance Scheme in place to cover the first week of new claims when no Housing Costs are paid and we are happy to work with tenants to agree how they will bring their account up to date.



## SEVERITY OF THE A CLAIM;



### CASE STUDY 2

#### YOUNG FAMILY FACES EVICTION

### A young couple with 2 small children ...

have been trying to claim UC since August. When they first tried to claim they say they were given incorrect information that they weren't eligible, because he had been assessed as not fit for work. After a month of trying to manage without any income other than Child Benefit they were advised to claim again.

They made another claim at the beginning of October and this claim seemed to progress normally right to the point where they got a UC advance. Then, just before they were due to be paid, they got a message from the DWP saying they were not entitled due to their other income. They then contacted the DWP, who confirmed that the couple had no other income and that closing the claim had been a mistake. Despite this, the claim could not be reopened and the couple have had to go back through the whole process again.

They have now made yet another claim and all being well they should get their first UC payment on 20 December, nearly 4 months after the original claim was made. They have no money, have had to apply for a UC advance and are in arrears with all their bills, including their rent. The rent arrears are very high and repossession action is being taken against them.

## Help is Available

What these case studies show is how important it is to take responsibility for your UC claim, get the correct information and check the status of your UC claim daily. Read any guidance information that's available, double check anything you're not sure about, and use the support that is available.

For anyone who needs help to manage their Universal Credit claim, there is a Support Service available in local libraries:

<b>Tranent Library</b>	
Monday	9.30am - 12pm
<b>North Berwick Library</b>	
Tuesday	9.30am - 12pm
<b>Dunbar Library</b>	
Wednesday	2.00pm - 4.30pm
<b>Haddington Library</b>	
Thursday	9.30am - 12pm
<b>Prestonpans Library</b>	
Friday	9.30am - 12pm

## A Ray of Hope

After reading this you could be forgiven for thinking that Universal Credit is indeed the "experiment in terror" a local Councillor described it as. But for every claim that goes wrong, there is also one where the tenant completed the application with the correct information, followed the instructions in their UC diary and now has a clear rent account each month. If you need to claim UC please try to make sure that it goes right for you by taking care with your claim, following the instructions issued by the DWP and getting help if you need it.



## Winter Road Maintenance

East Lothian Council has a web page detailing how it prioritises road clearing and gritting, and gritting footpaths.



[www.eastlothian.gov.uk/readyforwinter](http://www.eastlothian.gov.uk/readyforwinter)

In severe weather, ELC treat up to 600km of roads and around 30km of footpaths and work around the clock if necessary. We understand that it can be frustrating to be snowed in, particularly around the festive season, but we are all at the mercy of the weather, and routes around hospitals and main roads must take priority.

The A1 is maintained by AMEY on behalf of the Scottish Government. The 24 hour contact number for AMEY Scotland is: **0800 420 188**.

## Why Should I Go To An Estate Inspection?

We try to inspect every development every year. This is an opportunity for you to get together with your Housing Officer to raise issues about your local area which we might not be aware of, or you can suggest where things could be improved. We have a budget for small estate improvements suggested by our tenants, and over the years we have built bike stores, painted parking spaces, put up fencing, and much more.

So why should you get involved?

1. It's your neighbourhood, why wouldn't you want to see if it can be improved?
2. You will know your neighbourhood better than the Housing Officer, and may be able to draw their attention to something they might otherwise miss.
3. It's a chance to meet for a relaxing walk and chat with your Housing Officer and neighbours.
4. If you're new to the area, it could help you start to feel part of the local community.
5. You can make a real change to your neighbourhood – for example: tenants in Tranent expressed concern for the safety of children playing on a communal grassy area, so we fitted two timber fences around the perimeter.

Inspections will now run all year, and we will publicise the dates on the 'Dates for your Diary' page on [elha.com](http://elha.com).

**See you there!**



## New Homes Coming Soon

With over 4,000 households registered with our allocation system, Homehunt, we know that the demand for homes far outstrips what we have available each year (usually about 70 properties). Next year we will be able to house at least an extra 53 applicants with our new developments in Dunbar and Cockenzie.

### Garrison Green, Dunbar

This development is just off Bayswell Road in Dunbar, and will have 6 one bedroom flats, and 12 two bedroom flats.

### The Chimneys, Cockenzie

This development at Inglis Farm in Cockenzie will have 8 one bedroom flats, 23 two bedroom houses and 4 three bedroom houses.

We expect to start advertising these properties through Homehunt early in the New Year, although this is subject to change if there are any delays or early completions with the building works.

50% of these properties will be allocated to applicants with a Platinum Priority Pass, and 50% will be allocated to other applicants. ELHA tenants who qualify for a Priority Pass and have no outstanding tenancy issues may qualify for a Gold Plus Transfer pass, giving them more chance of successfully bidding for one of the new properties and freeing up a property for someone else on our list.



## Are You Insured?

What happens if there's a fire or a flood or other disaster, and you lose everything in your home? Our building insurance does not cover your belongings, so you could be left with nothing. We recommend tenants take out home contents insurance for tenants, which is slightly different from the home

contents insurance used by home owners, as it can cover damage to landlord's fittings and pay out if you are charged for a repair.

If you would like to find out more about home contents insurance, please get in touch and we can send out information leaflets and application forms from some of the insurance providers who have policies specifically designed for social housing tenants.

## Be Prepared for Winter



If the water in your pipes freezes, not only can it be really inconvenient, but it can result in your pipes bursting and your home being flooded - and remember if this happens any damage to your carpets and other possessions isn't covered by our insurance. Be prepared for the cold weather by following our advice on avoiding frozen or burst pipes. Frozen pipes are not usually treated as an emergency, particularly when staff and tradesmen are unable to get to work through the snow.

### 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 let us know so we can arrange for someone to come out and check your pipes
- 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 for 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 a few days 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 can be found by clicking 'Do More' in the My House box in My Home and scrolling down to 'Home documents', or you can call our Asset Management department on 01620 825032 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

## Be a Cold Weather Friend

Cold weather is especially dangerous for older people or people with serious illnesses, so if you have an elderly or ill neighbour, please check in on them if you can. Something as simple as offering to pick up a few things from the shops, or clearing the snow from a path, can make a huge difference to someone who may be struggling with the cold weather.



## Children in Need

Staff raised £250.04 for Children In Need this year through a variety of fundraising activities. We had a decorated cookie competition (won by R3's Modern Apprentice, Leah and her impressively shiny icing), and we all stuffed ourselves with home baking.



## Prize Draw Winners

Congratulations to Mrs Marshall and Mr MacDonald from Musselburgh and Mr & Mrs Robson from Haddington 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](mailto:info@elha.com) and we'll send you out a link to get started.

## Ready Scotland



Are you prepared for emergencies? And if you think you're prepared for emergencies, wouldn't you like to make sure? Ready Scotland has a handy Readiness Quiz you can use to check your knowledge on what to do in an emergency.

[www.readyscotland.org/readiness-quiz](http://www.readyscotland.org/readiness-quiz)



## TPAS Good Practice Awards – Runner Up

We rather threw our new Housing Officer, Michelle Cassidy, in at the deep end. Only three weeks after joining us, off she went to the TPAS Conference where she accepted the Runner Up prize for our How We're Doing booklet in the Communicating Landlord's Performance category.

## TIG in Action!

Our TIG-Panel met with staff and tenant representatives from Dunedin Canmore and Kingdom Housing Associations to share information and ideas about Tenant Scrutiny. The event proved popular with everyone involved, and we hope meet again next year.

If you would like to know more about what the TIG-Panel does, or would like to come along to a meeting to see if it suits you, please contact our Customer Information Officer, Mary Hargreaves, by e-mailing [info@elha.com](mailto:info@elha.com) or calling on **01620 825032**.

