* TORE 2024

Festive Closure Dates

We will be closed from **12:30pm** on **Tuesday 24 December 2024** and will reopen at **9am** on **Friday 3 January 2025**. If you have an emergency while our offices are closed, please call our usual office number, **01620 825032**, which will give you information on what to do next. Our maintenance company, R3, will be operating over the festive period and dealing with any emergency repairs, but you will not be able to book any appointments for routine repairs during that time.

Visiting Our Head Office

From 3 January 2025 our Head Office reception opening hours will change slightly as follows:

Monday to Thursday 9.00 to 4.30 (Tuesdays 10.00 to 4.30)

Friday 9.00 to 4.00 but by appointment only.

There is no change to opening hours for any of our online or telephone services.





More Discounts for Key Tenant Scheme Members

All our Bronze, Gold and Platinum Key Tenants now have access to discounts at hundreds of retailers through our partnership with Housing Perks, and so far over a quarter of our tenants have already signed up and are enjoying their new discounts. *continued overleaf*

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More Discounts for Key Tenant Scheme Members



- continued from front cover

How does it work?

- 1 Download the Housing Perks App.
- 2 Sign in by selecting 'East Lothian Housing Association' and using your Tenant Number (you can find this in your My Home account).
- **3** Choose the company, for example Asda, B&Q, TK Maxx, Costa Coffee, etc.
- 4 Input the value of the voucher you want to buy.
- **5** Pay the discounted value.
- **6** Open your voucher and scan it at the till, or input the code for online shopping.

You can buy vouchers for the exact amount you need to pay while you're standing at the till, or if you know you're going to be spending a certain amount, for example your weekly shopping, you can buy a voucher in advance.

For example, Mr Jones spends ± 50 a week in Asda, so when he gets paid at the end of the month, he buys a ± 200 Asda voucher for a discounted rate (currently 4%), and only pays ± 192 for his voucher, saving ± 8 . Then he scans the voucher when he does his weekly shops over the month. Or he could buy a ± 50 voucher at the till each week, only pay ± 48 for it, and save ± 2 each time.

Find out more by logging into your **My Home** account, or visit our Housing Perks information page:

www.elha.com/auth/login?r=page%2Fhousing-perks

You can download the Housing Perks app on the App Store or Google Play



How Your Christmas Shopping Can Help Raise Money

Just a wee reminder that if you are doing any Christmas shopping online, check if the shop you're buying from is registered with Easyfundraising and select East Lothian Care & Repair Charitable Trust.

It's vital that we continue to raise funds for the Trust as it supports Care & Repair clients by providing financial assistance to those who cannot afford essential maintenance or adaptations, which will enable them to continue to live independently in their own homes and communities.

The Trust receives no Government funding and relies on fundraising and donations to raise

revenue, so every little bit helps. And with the higher energy bills, general living costs and the current position with most older people not receiving the £300 winter fuel allowance this year, the Trust will be required more than ever to provide financial assistance to those most in need.

For more information, and details on how to fundraise online, visit Care & Repair's helpful information page:

www.careandrepaireastlothian.co.uk/page/ how-to-fundraise-online

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Winter Road Maintenance

While we don't own any roads (even if we own all the homes on a street, the roads are still adopted by East Lothian Council), we want to make sure our tenants know what to expect when it comes to winter road maintenance.

East Lothian Council has a handy Winter Maintenance section in the Roads & Transport area on their website, which gives you information on planning for adverse conditions, provision of grit & snow clearing services, priority tables (e.g. when there is snowfall, major routes to hospitals, fire stations and ambulance depots have priority).

www.eastlothian.gov.uk/ info/210566/roads_and_ transport/12354/winter_ maintenance/2

Please remember that if you are snowed in, it is very likely that everyone else is too, and while clearing your street may be very important for you, it may not be a priority area.

Get Ready for Winter

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

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Winter Fuel Payment in Scotland

The Scottish Government recently announced that the Winter Fuel Payment in Scotland will be means-tested this winter. This follows a similar change to eligibility in England and Wales that has delayed the introduction of Scotland's replacement benefit, the Pension Age Winter Heating Payment (PAWHP) until winter 2025/2026.

For this winter, the Department for Work and Pensions has committed to make payments to eligible pensioners in Scotland on the same terms as Winter Fuel Payments in England and Wales.

Those born before 23 September 1958 could receive either £200 or £300 to help towards their heating bills and must be in receipt of one of the following:

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- Pension Credit
- Universal Credit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Child Tax Credit

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• Working Tax Credit

For more information on help with energy costs please see:

www.mygov.scot/help-energy-bills



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Think you don't qualify?

If you think you don't qualify for Pension Credits because your pension income is too high, please remember that you can qualify even if you are above the threshold if you have a disability or illness. For example, if you receive Attendance Allowance, the threshold increases by £82 a week.

If you would like help working out if you're entitled to more than you're currently claiming, or if you'd like to chat about any concerns you have about paying your bills this winter, our Money & Home Energy Adviser, Andrew is available to help. You can request a call from Andrew by filling in the Help form in your **My Home** account, or have a chat with your Housing Officer, who can refer you.

Annual General Meeting 2024

We had a good turnout for our 37th Annual General Meeting (AGM) at the end of September, which was held at the Maitlandfield Hotel in Haddington.

Our Director of Finance & Corporate Services, Gary Alison, was pleased to report that we have had a positive financial year, and because of this, we have been able to improve a large number of homes through our planned maintenance program. He also advised that we remain in a good financial position meaning we can continue work to improve our homes and services.

Gary reported that with rising costs, we have faced difficult decisions in the past year, particularly on rent increases. It is important to find the right balance to make sure increases are kept as low as possible whilst making sure we charge enough to manage and maintain our homes, not just now, but into the future.

Brain Logan, Chair of our Management Committee, noted that one of the highlights of the year was when our tenant, Rebekah Gronowski, made the first ever Variable Recurring Payment in Open Banking using our Rent Collector App. A genuine World First for the Association. ELHA has been at the forefront of Open Banking development in the UK since its inception, attracting positive attention from the Payment Systems Regulator (PSR), and we are grateful to our friends at Mastercard, EPAM and 3C for their ongoing support, and our partners at True Layer who provide our payment services.

Brian also paid tribute to our long serving Secretary, Joyce Bolan, and Jim Curran who both retired from the Management Committee at this AGM. Between them they have amassed 43 years' service to ELHA. Maureen Batten joined the Management Committee, bringing skills in Insurance and Risk Management.





If you're interested in becoming a member of ELHA, and attending our next AGM, or joining our Management Committee, please get in touch.

You can fill in a 'join in' form 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 '3' from the phone menu.

Lifetime membership only costs £1.00!

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New Kitchens & Feedback

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R3 and ELHA staff recently got some lovely feedback from a tenant whose kitchen was part of this year's kitchen replacement program. She wanted to let us know how happy she was with the service provided and the look of her new kitchen. It's always appreciated when tenants let us know we've done a good job, and as a bonus, the tenant sent photos. Our staff were all really impressed by the photos, and wanted to share them (we did get permission first!) so everyone can see just how stylish our homes can be.





Even More New Homes!







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In the last 12 months we've taken handover of 52 new homes in Dunbar and Elphinstone, and now our third new development at Castlemains Gardens in Dirleton is almost ready.

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Dirleton is a beautiful conservation village on the outskirts of Gullane and North Berwick where we only a have few properties for rent, so you can imagine how excited we are to be taking ownership of 10 new homes this autumn which are next door to some we already own at Castlemains Place.

The demand for these new homes was very high, with some receiving almost 400 applications through our Digital Lettings Service, These Homes. We've now allocated all 6 houses and 4 flats and look forward to meeting our new tenants at the end of the month and showing them round these lovely homes.

Staff recently attended a site meeting in preparation for handover of the properties, when Hannah Strachan, Housing Officer for the new area took a few snaps of the properties – I am sure you'll agree they look fantastic!



Out and About With Our Senior Management Team!

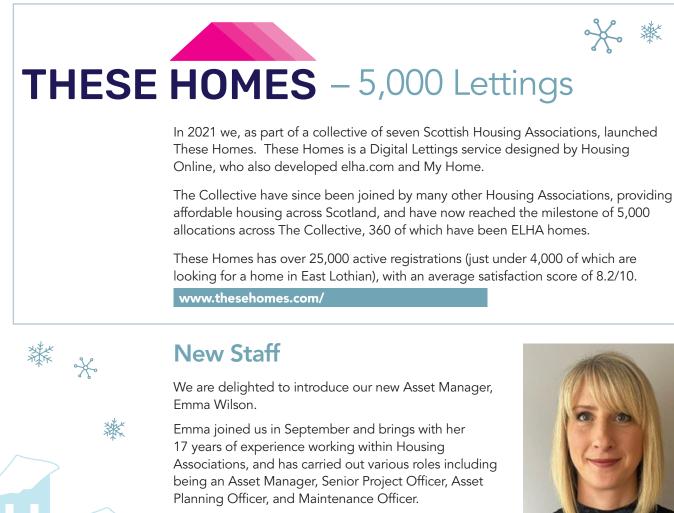
Our Director of Housing, Karen Barry and Director of R3 and Asset Management, Charlie Cooley have started to make regular visits to all of our developments.

Karen and Charlie are looking at the general condition of our homes across East Lothian, and the upkeep of the surroundings. If there is an empty home being worked on or improvement work going on at the time of their visit, they may stop to speak with the tradespeople and look at the work in progress.

They hope you won't mind if they take a quick look at any improvement work that may be going on in your home at the time of their visit and will welcome any feedback you may have, good or bad.

If you see them out and about, please say hello and let them know if there is anything that you would like them to take a look at. They want to know your views about our services and the area you live in, and see if there is anything we can do to improve things for you.





Emma strives to provide an excellent service to tenants while achieving value for money.









No waste or recycling will be collected on the following days:

No collection

Wednesday 25 December Thursday 26 December Wednesday 1 January Thursday 2 January

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Alternate date

Saturday 28 December Sunday 29 December Saturday 4 January Sunday 5 January

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Please make sure your bins and boxes are kerbside by 6am (unless you receive the assisted collections service).

Hope for the Best, Prepare for the Worst!

If the worst happened and you had a fire, flood or other disaster how would you replace your belongings? While we have buildings insurance to make repairs to your home, we are not responsible for your furniture, the decoration in your home, or any of your personal belongings. That's why we recommend that all of our tenants take out home contents insurance, and we can provide information on insurance providers who specialise in insurance for Housing Association tenants.

For more information, please contact us by e-mailing **enquiries@elha.com**, calling on **01620 825032**, or clicking on the **Chat** button.

And on that note – please take care with candles over the upcoming festive period!

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New Year's Resolutions?

If you've resolved to get your finances in tip-top shape in 2025, our Money & Home Energy Adviser, Andrew can help with budgeting, benefit applications, energy efficiency advice and more.

If you'd like to have a chat with Andrew, you can fill out the Money Advice form in your **My Home** account, click the chat button on **elha.com** or **My Home**, drop us an email at **enquiries@elha.com**, or call us

on **01620** 825032.

