

# talkback

spring '15



# P A R E N T A L

# A D V I S O R Y

# REVOLTING CONTENT

(but not as revolting as the real thing)

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# 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 which is circulated to staff and Management Committee Members.

Here are a few of this year's highlights:

## THE GOOD

*"We love our little house. All at ELHA and R3 are so helpful and considerate. We are so well looked after."*

Our response - Thank you!

## THE BAD

*"Don't know why I fill this in as you go ahead and raise the rent regardless."*

Our response - The survey results are clear - 31% of the tenants who responded to the consultation said the increase wasn't fair, and 61% said it was. That's almost twice as many tenants. If it was the other way around, and 61% opposed the increase, our Management Committee would have a great deal to discuss!

## AND THE UGLY

We are delighted to confirm that this year 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!**

## Frequently Asked Questions

Every year we get a lot of similar questions coming back on rent increase consultation forms. We'd like to answer them for everyone.

**Q: My wages don't go up, but you put the rent up anyway. How is that fair?**

A: Unfortunately, our costs go up every year. We would be delighted to deliver a 0% increase, but if we didn't increase our rents, we would have to cut services to cover our increasing costs, and we don't want to do that.

**Q: Why am I paying over £90 a week for my two bedroom house when the average is only £79.48?**

A: £79.48 is an average of the rents for all our 2 bedroom properties - that covers a wide range of properties from 2 bedroom upper flats with

no secure entry system or outdoor space, to 2 bedroom bungalows with a large garden and a driveway. The average rent also doesn't include service charges - if you receive a service from us that comes with a charge, this can add quite a lot onto your rent.

**Q: I haven't had any repairs in three years, and I've not even spoken to my Housing Officer for over a year. Why should I have an increase in my rent when I haven't used any of your services?**

A: You are using our services; you're just not using the most noticeable ones. Your rent payments have to be processed, your place on the kitchen replacement schedule has to be monitored, your Housing Officer has to go on training courses so that he/she is prepared to deal with anything

which might happen tomorrow, our performance as a business has to be monitored for the Scottish Housing Regulator - these things are all paid for from our rental income

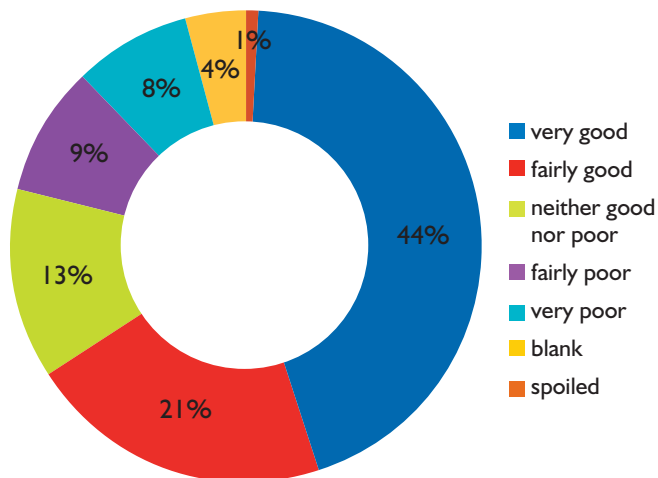
**Q: Why are there Housing Associations in Edinburgh whose rents are cheaper than yours?**

A: High private rents in cities are due to the laws of supply and demand - lots of people want to live in cities, so the prices go up. This is not how social rents work. Social landlords operating in cities have access to competitive local resources, which reduces their costs, allowing them to charge lower rents. Rural landlords don't have access to the same resources, and have properties spread over a larger geographical area, which increases costs, which must be reflected in rents.

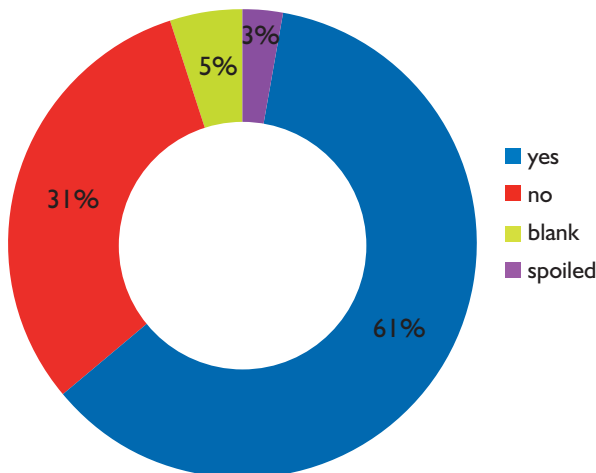
## Rent Increase Consultation

We consulted all tenants on the proposed 2015 rent increase of 3% in January. 65% of you said that you felt our rents were good value for money, and 61% agreed that 3% 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 2015/16?



Taking these results, and your comments, into consideration, our Management Committee approved a 3% increase.



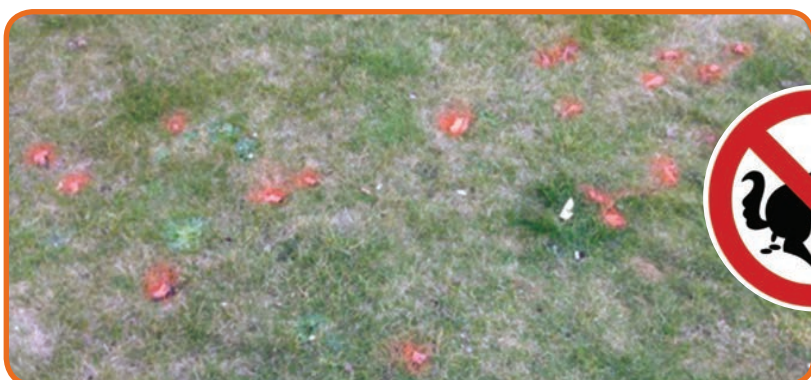
Yes, that's fluorescent orange dog mess in our Newsletter.

## WHY WOULD WE DO THAT?

The Newsletter is supposed to be full of warm friendly stories, important information, and the things the Scottish Housing Regulator says tenants need to know - not large, brightly coloured dog products.

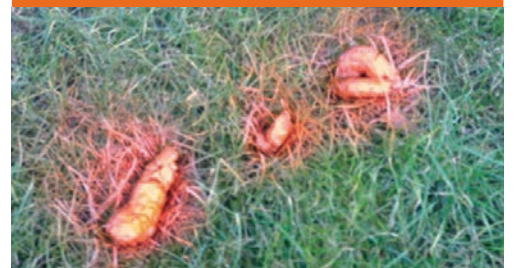
We're doing this because barely a week doesn't go by without us receiving a complaint about dog fouling.

**COMMUNAL GARDENS AND DRYING GREENS ARE NOT DOG TOILETS – NOT EVEN IF YOU PICK IT UP IMMEDIATELY.**



We know most people love their dogs. Looking after a dog properly means walking them regularly, and not letting them foul wherever their faeces will offend or create a health risk to others.

And because we're deadly serious about dealing with dog owners who allow their dogs to endanger everyone around them, we're painting the poop orange and putting everyone on notice.



*If you keep letting your dog foul in communal areas, we will remove your right to keep a pet. We can do that – it's in your Tenancy Agreement, **AND WE'VE DONE IT BEFORE!***

# Planned Maintenance Calendar

The work planned to improve and maintain tenant's homes is shown below. Tenants in Haddington will be contacted before the end of March to arrange a visit to measure up and make choices for their new bathrooms. The heating replacement in Musselburgh is scheduled to begin in May with this being completed before the end of September. Tenants in Kennedy Court will be consulted about the design of their new kitchens at the beginning of April with work planned to start on the first of these before the end of the month. The "Survey Start Date" is a guide to when we will start the work in an area. This may vary throughout the year but we will keep you updated through future newsletters.

Scheme	Works	Survey Start Date
Haddington - Kennedy Court	Kitchen Replacement	April - May 2015
Prestonpans - Jacobite Way	Kitchen Replacement	May - June 2015
Haddington - Alderston Place - Davidson Terrace - Hospital Road - Yester Place	Bathroom Replacement	April - May 2015
Tranent - Coalgate	Bathroom Replacement	October - December 2015
Musselburgh - Delta Drive - Delta View - Moir Place - Moir Terrace - Macbeth Moir Road - Galt Avenue	Heating Replacement	May - September 2015
East Linton - Bridge Street	Stonework Repairs	May 2015
Stenton - The Crofts	Boundary Wall Repairs	June 2015
Athelstaneford - Mansefield	Re-level Driveways	August 2015
Haddington - Craig Avenue	Roughcast Renewal	July 2015

If you want to find out any more detail on what is planned for your home, please contact the Asset Management Department on **01620 825032** or by e-mail at [enquiries@elha.com](mailto:enquiries@elha.com).

## Getting to Court

**While court action is a last resort for us, we do occasionally have to take tenants to court.**

With the closure of the Haddington Sheriff Court, tenants attending court will now have to travel to Edinburgh.

If we are taking you to court, and you think you may have difficulty getting to Edinburgh because of the cost of travelling, we may help cover your travelling expenses.

It is in your best interests to attend court, so that you can explain the situation from your point of view.



If you don't attend court, it is far more likely that a decree to evict you from your home will be granted by the Sheriff.

## RNIB Scotland Advice Plus Service

**If you are blind or partially sighted, RNIB Scotland Advice Plus provides the following assistance:**

- Identify Benefit Entitlement
- Help with claiming benefits and completing benefit claim forms, attend appeals
- Identify other services and organisations who can help in your local area
- Provide home visits or see people at their centres
- Provide advice on any aspect of benefit reforms

The service can be contacted by calling **0131 652 3140**



supporting blind and partially sighted people



**We've said it before,  
but it's worth repeating –  
we want to keep tenants  
in their homes.**

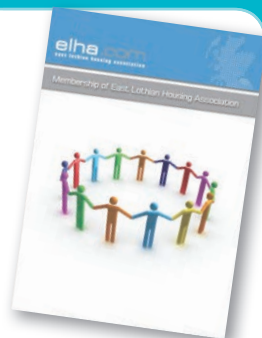
Eviction is always a last resort. We have a Money Adviser who can give advice to tenants in financial difficulty and, where practical, we will help tenants adapt their homes to their changing needs. A contented tenant in a suitable home is our goal, and we have various ways we try to achieve that.

Please don't be scared off by the words 'Tenancy Sustainment Policy Review'. That's an extremely off-putting phrase for a very interesting and relevant piece of work. Tenancy sustainment is all about making sure that our tenants don't want or need to move out of one of our properties, and by helping us to review our policy, you can give us valuable insight from a tenant's perspective on what help we can provide to make you want to stay an ELHA tenant.

The policy is up on [elha.com](http://elha.com), or can be sent out to you - please, have a look and let us know what you think needs to be updated.

## 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 the 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](http://elha.com), or by asking for our membership leaflet.

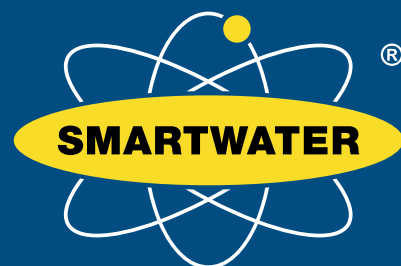


**Every year, one or two tenants move out of their home without telling us.**

The most common scenario is that a tenant moves in with a partner, but keeps the tenancy – property can't be held as insurance against a relationship breakdown!

In some cases, we don't know about a tenant moving out until rent payments stop, and even then, it can take some time before we're able to confirm that the tenant has moved away and isn't just avoiding their Housing Officer. This means that there's a desperately needed property sitting empty – sometimes for months.

We have over 3,000 households registered with us for housing, and we're dependent on rent to keep running, so an abandoned property sitting empty is something we want to avoid. If you think your neighbour has moved out without telling anyone (the lack of R3 vans parked outside an empty property would be a clue), please give us a call.



Last year a SmartWater® scheme in Gullane was declared a major crime reduction success, with Police Scotland reporting a drop in burglaries by up to 53% in areas displaying SmartWater THIEVES BEWARE™ deterrent signage.

Scottish residents can now buy a promotional SmartWater Home Security Pack for a one-off price of just £25.00, including delivery.

To find out more about protecting your belongings and to place an order, visit SmartWater's online web shop and simply enter your postcode in the promotional code box.

[www.smartwater.com/shop](http://www.smartwater.com/shop)

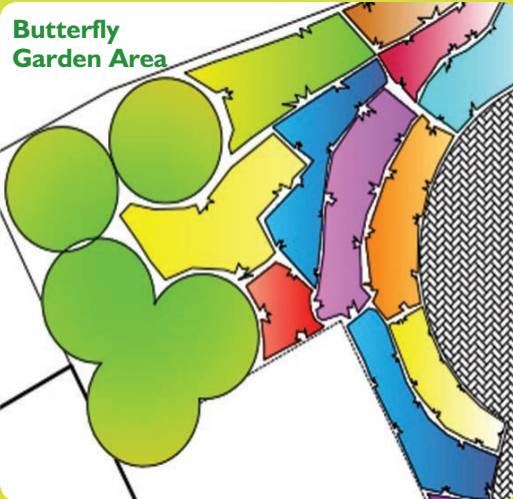


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# THE HEDGES Community Project

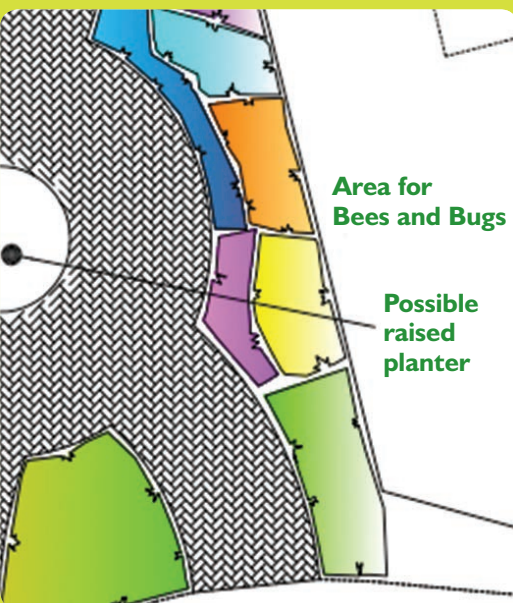
During our annual estate inspection last year, some residents at The Hedges in Tranent suggested they would like to make better use of some of the open spaces. They identified two areas which could be improved for the benefit of the neighbourhood, and have now picked one of them and begun designing a new feature we're calling The Hedges Community Project.



The aim of the project is to develop an area that can be enjoyed by people and wildlife, providing an attractive environment for birds, bees, butterflies and other critters. The tenants living in the area also hope that the project will provide education and understanding for the children of the area, and that they will be involved in its implementation and maintenance.

We met with tenants and representatives of East Lothian Council's Landscape & Countryside division and the Countryside Ranger Service to agree on the basic principles of the project and discuss a rough layout. The group invited all of the residents to put forward ideas for the design, and East Lothian Council has now produced drawings and specifications for how the site will look.

The next stage is to establish how each aspect of the project can be funded, and who will do the work. The project may take a long time to complete but we believe it will be worth the effort and the wait.



We are grateful to all of the tenants who have contributed so far, and we hope that many more will become involved as the project develops."

## Available to Let Garage Plots and Workshop Homes

We may get over 100 people applying for each of our rental properties, but there are some properties we find very hard to find tenants for.

### Garage Plots

We have available garage plots in Musselburgh. These don't include a garage – they're really just a plot of land large enough to erect a garage. The rent is just under £100 per year, and you must build a garage on the site (ie: you can't use it as a parking space).

### Workshop Homes

We have two workshop homes available in Stenton. These properties are designed for people who want to live and work in a rural area, and consist of a family home and a workshop which are rented together. If you know someone who is running a business from home and needs to expand into larger premises – please point them in our direction! Look at the house – it's lovely, who wouldn't want to live and work in such an attractive environment?



## Prize Draw Winners

Congratulations to Mrs Stewart from Prestonpans, Mrs Ritchie from Haddington, and Mrs Skeldon also from Haddington who won £50 each in our 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 – the form is available by going to the Repair History page in your digital tenant account and clicking the feedback button.

If you haven't activated your digital account yet, visit [elha.com](http://elha.com) and fill in your details, or e-mail us at [info@elha.com](mailto:info@elha.com) and we'll send you your activation e-mail.

# Convenient Ways to Pay Your Rent

Your rent is due on the 1st of every month, but we can be flexible about payment dates, as long as you arrange when you'd like to pay in advance, and your rent account is clear by the 28th of each month.

There are many ways we accept payment. We prefer some over others - for example, methods where the bank charges for processing the payment are smaller. Fortunately, those methods tend to also be the most convenient for tenants too.

## Direct Debit

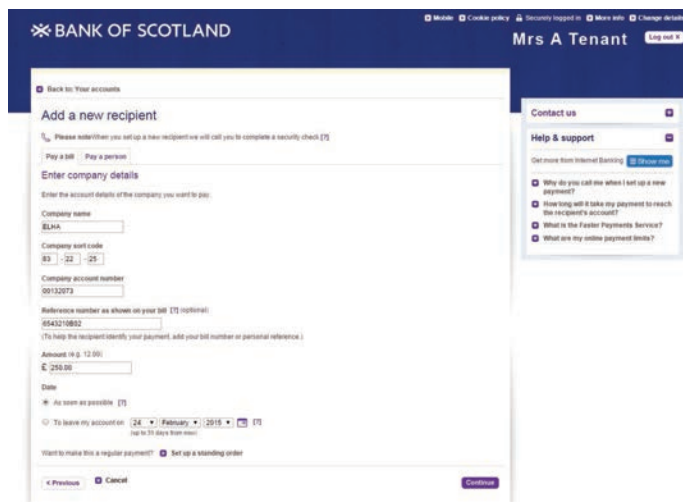
This is the easiest way to pay your rent. Just request a Direct Debit form either by contacting us, or filling in the request form on [elha.com](http://elha.com).

Let us know when you can make your first payment and the frequency of payments, and we will fill in the rest of the information before you sign.

Payments will be taken automatically on the arranged dates without you having to do anything.

## Internet Banking

Most banks now offer Internet Banking. There is a simple registration process, and you can then make bank payments from any computer. You will need to know your tenant reference number and our bank account details, and you can get these by visiting [elha.com](http://elha.com), logging into your digital tenant account and checking your Rent Summary page.



## Mobile Banking

Similar to Internet Banking, many banks provide a free mobile banking app for your smartphone. This means you can make a payment at any place and time - very handy for those 'Oh no, I forgot to...' moments we all have just before we fall asleep!



# Universal Credit is Here

Universal Credit is being rolled out for new applicants in East Lothian from 29th April 2015.

To begin with only single people under retirement age may be eligible for the new benefit, but eventually almost everyone currently receiving Income based Job Seekers Allowance; Income based Employment Support Allowance, Working Tax Credits, Income Support, Child Tax Credits or Housing Benefit will move to Universal Credit.

Claimants will receive Universal Credit as a monthly payment and will have to budget carefully to make sure their money lasts the month, especially since the payment will include money to pay their rent.

## Universal Credit? Get a Basic Bank Account

**UC** Universal Credit

One of the big things that puts people off paying their rent by Direct Debit is the potential for bank charges.

Some banks can charge over £30 for a failed Direct Debit. With the introduction of Universal Credit, where qualifying applicants\* will be paid all their benefits in one lump sum every month, the Government and nine major banks have agreed to offer Basic Bank Accounts, where customers will not be charged for failed transactions.

These bank accounts aren't in place yet, but are coming soon, and will be ideal for tenants who would prefer to have their rent come back out of their bank account as soon as it's paid in.

### Participating banks:

- Barclays
- The Co-operative Bank
- HSBC
- Lloyds Banking Group (including Halifax and Bank of Scotland brands)
- National Australia Group (including Clydesdale and Yorkshire brands)
- Nationwide
- RBS Group (including NatWest and Ulster Bank brands)
- Santander
- TSB

\* New applicants under retirement age.

# Calling all Photographers!

The Tenant Participation Advisory Service (TPAS) is running a Landscape of Scotland photography competition to celebrate their 35 years of providing support and advice to tenants. Each month a winner is selected, and the overall winner will be announced at their Annual Conference in November.

The competition is open to tenants, residents and staff, and our staff are getting into the spirit of things – why not join us?

**To enter, please submit any photographs in high resolution to [elaine.scoular@tpasscotland.org.uk](mailto:elaine.scoular@tpasscotland.org.uk), and you can see each month's entries by visiting the TPAS website: [www.tpasscotland.org.uk](http://www.tpasscotland.org.uk)**



# Spring Bulbs in Athelstaneford

**This time last year, there were several dull and nondescript patches of grass in Athelstaneford. This year, we're hoping for a riot of colour, but unfortunately, only a few crocuses made it above ground before we went to print!**

If you have any ideas about how to brighten up or improve your neighbourhood, please get in touch

– we have a budget for estate improvements, and it's up to you to tell us how you want to spend it!\*



**Not our Crocusplosion!**  
*(Keep an eye on Facebook for actual crocusplosion)*

*\*Within reason – communal gazebos and decorative fountains might be a bit out of our price range.*

# TIG in Action

**The Tenant Involvement Group (TIG) are about to get stuck into their latest scrutiny project. They're going to take a look at how we record anti-social behaviour (ASB), our timescales for resolving issues, etc, and compare us against how other local social housing landlords record ASB.**



Anti-social behaviour is always an interesting topic – we share a joint policy on ASB with other local landlords, but we all have different ways of recording the outcome of ASB complaints. There's also neighbour complaints that aren't ASB, complaints we can't investigate because they're crimes, etc, so the TIG will have plenty to look at!

If you'd like to get involved with looking at how well we deal with ASB and how we could do it better, please get in touch with Customer Information Officer, Mary Hargreaves by e-mailing [info@elha.com](mailto:info@elha.com), going onto [elha.com](http://elha.com) and clicking the Big Red Button during office hours, or calling on **01620 825032**.

# Accessible Credit & Debit Cards

**RBS and NatWest have launched the first ever accessible debit and savings cards for partially sighted and blind customers. RBS worked closely with RNIB to produce a card for blind or partially sighted customers.**

The cards feature tactile markings so customers can tell which card they're holding. They also have a notch cut out on the right hand side of the card to help customers insert their card into cash machines and Chip and PIN slots correctly.

