

# talkback

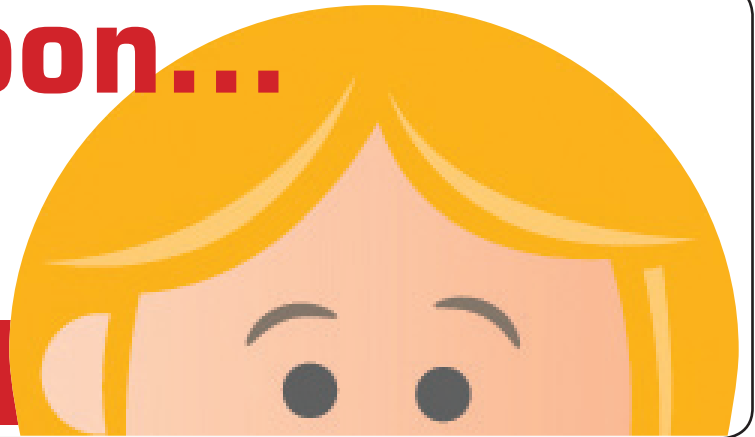
summer '15



## Coming Soon...

Last year we consulted with our tenants through Facebook and the TIG-Web on what future developments they would like to see on elha.com, as we had the opportunity to expand our digital services. We got some great responses, and plenty of food for thought.

Keep your eyes on **elha.com** – there are big things coming!



## Solar Power Savings

Funding has been made available by the Scottish Government through the Local Energy Challenge Fund to install 500 energy storage batteries in our properties. These work alongside photovoltaic (PV) panels, which we need to install on the roofs of properties which face in the right direction. The batteries store any unused energy from the PV panels and use it to heat water for central heating, reducing the energy needed by your boiler. We have estimated that up to 800 (60%) of our properties may be right for this work.

PV panels generate electricity which can be used for free, reducing electricity bills. Normally these panels feed any excess energy generated during the day back into the National Grid, which is of no direct benefit to tenants who may be out at work all day. This is where the energy storage batteries come in, storing any unused energy and using it to heat water for central heating when it is needed.

R3 Repairs Limited have been contracted to install the PV panels, supplied by Edison Energy, and the storage batteries from Macmerry-based Sunamp. We will install as many PV panels as possible, up to 800, and any property without a battery will be wired for one, as we are currently seeking additional funding to make sure all the PV panels have a storage battery. R3 expect to start on the project in late July.



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# New Developments



East Saltoun



East Linton

It's been more than three years since our last new development at the Waggonway in Tranent. A lot has happened since then – the introduction of the Scottish Social Housing Charter, our first scrutiny project, a referendum, the introduction of Universal Credit, and let's not forget the Housing Officer population explosion, with a son for Housing Officer Claire McMillan, a daughter for Housing Officer John McNally, and two grandchildren for Housing Officer Dale Finlayson!

Four new developments have completed or are in progress this year.

We are very excited about the four Passivhaus flats at The Glebe in East Saltoun. The new tenants got their keys in May, and we're looking forward to getting feedback about the innovative passive heating system. For more information about the new flats at East Saltoun, see page 3.

Andrew Meikle Grove in East Linton has also just completed. Seven tenants got their keys in April, and the remaining six signed up just two weeks ago.

Bayswell Road in Dunbar has been a challenging development due to access issues to the site. We hope these issues will be resolved soon and hope to start on site later this year. We will have twelve two bedroom flats and six one bedroom flats, all just a stone's throw from Dunbar High Street.

And finally, we have full planning permission for a new development at Inglis Farm in Cockenzie. This is for 35 properties, with a mix of one bedroom flats plus two and three bedroom houses. We hope to be on site later this year.

All properties are advertised through Homehunt ([www.homehunt.info](http://www.homehunt.info)), and to keep up to date on when properties are estimated to be completed/advertised, regularly check our New Developments page on [elha.com](http://elha.com).



## Book a Repair Anywhere

As half of the visitors to our website are using mobile phones or tablets, we decided it would be a good idea to make the Repair Booking Service easier to use on mobile devices.

You have to activate your digital tenant account in order to book repair appointments on-line, and this is very easy to do – but if you want some help, just click the help button.



**We are the only landlord in the UK enabling tenants to book their own repair appointments online.**

## Home Fire Safety Visit

**Get your FREE home fire safety visit and FREE smoke alarm now!**

As part of the Scottish Fire and Rescue Service's commitment to building a safer Scotland they offer everyone in Scotland a free home fire safety visit.

They can also fit battery operated smoke alarms free of charge if your home requires them.

To get in touch:

- Go to <http://www.firescotland.gov.uk> and fill in the Fire Home Safety Visit form
- Call **0800 0731 999**
- Call your local fire station
- Text **"FIRE"** to **80800** from your mobile phone



# Passivhaus in East Saltoun



Originating in Germany, the term 'Passivhaus' refers to a construction method for energy efficient buildings that require little energy for heating or cooling. The properties use airtight insulation and a whole-house ventilation system to keep them at a comfortable 21°C with minimal heating.

The cost of heating a home can be a burden for anyone on a low income, particularly in rural areas where the options may be limited to electric, oil or solid fuel heating. We are committed to doing what we can to combat fuel poverty, and the four Passivhaus flats just completed in East Saltoun may be the first of a new breed of low-energy housing for ELHA.

## Insulation

Since our last newsletter we have had reports that contractors have been calling on our tenants to offer to fit various insulation measures. These companies have not been authorised to do this by us and should not be allowed to do any work to your home. The only company we are currently using is **Direct Savings** and then only when we have agreed what work they can do.

Only tenants who have received a letter from **Direct Savings** with the joint logos of **ELHA** and **Direct Savings**, should allow insulation work to be done.

We are currently working in Gifford, East Saltoun, the older houses in Prestonpans and Coalgate Avenue/Road in Tranent. If you are approached by any firm other than **Direct Savings** please ask them to contact us on **01620 825032**.

**elha.com**  
east lothian housing association



## Recycling and Bin Collections



As you may know, East Lothian Council changed their waste and recycling services on 27 April 2015, introducing a weekly food waste collection and reducing regular waste collection from a weekly to a fortnightly cycle. This change was necessary to meet their requirement to introduce food waste recycling by 2016, and also to meet their target of recycling 60% of the county's waste by 2020.

We have noticed swift deterioration in the condition of communal bin stores across the county because the bins are not being used properly. Housing Officers and tenants report bins overflowing with recyclable materials, and we've received numerous complaints.

ELHA cannot solve this problem, and neither can East Lothian Council; the only people who can make this work are the residents. It is vital that you recycle everything you can and reduce the amount of waste going into the regular bins, otherwise they will continue to overflow and the Council may not empty them.

Failure to dispose of your waste properly is a breach of your tenancy conditions and we will take action against those leaving a mess.

If you are unsure about what you can recycle or how to do it, please contact: **Waste Services** on **wasteservices@eastlothian.gov.uk** or **01875 824 305** or visiting **www.eastlothian.gov.uk/recycling**.

## Have You Read Our Customer Service Charter?

The charter sets out in Plain English what you can expect from us, and what our staff should expect from you when you contact us for a service.

The charter can be found on **elha.com**, sent out to you on request, or picked up at our offices on Market Street, Haddington.





Universal Credit is now here, and one of our Musselburgh tenants has been kind enough to answer a few questions about the process. (The tenant made the claim on the 9th of May but at the end of June was still awaiting her first payment.)

Had you heard about UC before you applied?

No I hadn't heard. I was made redundant in February and claimed Job Seekers Allowance and Housing Benefit. Then I took on short-term work for a month. When the job ended, I went to register again and was told to apply for Universal Credit.

How long did it take from you making your claim to getting your first payment?

I claimed at the start of May and the first payment isn't due until mid-June.

How did you find out you had to apply?

The Jobcentre told me when I went to claim. They told me it was paid monthly, and I have to pay rent and council tax with it.

What method did you use to apply? (i.e online etc)

An online application on a computer at the Jobcentre.

Have you claimed benefits under the old system?

If so, how does it compare?

I can't be sure about the differences until payments begin, but the claim process has been pretty confusing.

How are you going to pay your rent?

Once the money comes through, I'll make a manual payment and then set-up a Direct Debit.

Did you receive confirmation or acknowledgement of your claim?

I received a text and email within a few days.

What advice would you give to other UC claimants in your position?

Find out everything first. Ask the right questions. "When are you going to get paid, how much?" Ask as many questions as you can.

Have you called the DWP about your claim, if so, how did that go?

I haven't had any need to call. I'm still going to the Jobcentre every week.

**If you're having difficulty claiming benefits or Universal Credit, please let us know. Your Housing Officer and the Money Adviser can help, and put you in touch with other support agencies if you need them.**

## Stock Condition Survey

We need to know what condition our properties are in so that we can plan improvement and maintenance works. To do this we are about to start surveying about 400 of our properties, beginning in early July.

Every tenant will get a letter from us over the next eight to ten weeks giving more information but not all homes will be visited. The surveys will be carried out by a firm of Building Surveyors, David Adamson and Partners, who will carry identification with them to prove that they represent ELHA. Please don't let anyone into your home who cannot show you appropriate identification.

If you have any questions about this, please contact our Asset Management Department on **01620 825032**, where the staff will be pleased to help.



# The Rental Exchange



Many people living in social housing can have problems accessing mainstream credit due to having little or no credit history. The Rental Exchange is a scheme where rent payments can be recorded in the same way that mortgage payments are, enabling families living in social housing to build up a credit rating.

“Big Issue Invest (the social investment arm of The Big Issue Group), in partnership with Experian, has developed The Rental Exchange to tackle the financial, digital and social exclusion challenges faced by rental tenants in the UK compared to homeowners.” *From the Experian website*

## Why having a credit rating is important

Before deciding whether or not to offer you credit, many organisations take your credit report, plus the details you give the lender on your application form to generate a credit score. This is a single figure that indicates how likely you are to repay what you owe. If you don't have a credit rating, they may not offer you credit, or charge you a higher rate of interest.

e.g. A couple who need to buy a new sofa:

Credit Rating	Cost of item	Offer	Payment	Total paid
Good	£1,000	0% APR over 3 years	£27.78 per month	£1,000
Poor/little data	£1,000	64.7% APR over 3 years	£12.50 per week	£1,950

Tenants who pay their rent on time, have a clear rent balance at the end of each month, or maintain a rent arrangement will benefit from the scheme.

The Rental Exchange also provides lenders and other agencies with the ability to verify someone's address, so even if a tenant is on full Housing Benefit, and has no change to their credit rating, they can still benefit from the digital verification services which come with the scheme.

Based on figures at the end of the financial year, 88% of our tenants would benefit from us joining the scheme, either through an improved credit rating, or through digital verification, while it could have a negative impact on the 12% of tenants who are not on full Housing Benefit and owe more than one month's rent.

We would like to hear your views on joining the Rental Exchange – please complete and return the 5 minute comment card enclosed.

# TIG-Web and TIG-Focus – the Easy Way To Get Involved



Have you always wanted to have a greater say, but don't have the time to come to TIG-Panel meetings in Haddington?

Would you enjoy getting a sneak peek at new services and testing new or updated systems?

Do you have an interest in community involvement and public consultation?

If you answered yes to any of these, why not join our TIG?

## TIG-Web

Contrary to popular belief, this isn't just for the techie tenants – when we're testing new systems, we need input from people of all ability levels using all sorts of computers. It's very helpful to know when something doesn't work on a phone or a 10 year old PC, or when something is completely baffling to someone who isn't used to using computers every day.

To take part, all you need is an e-mail address and the willingness to click a few links and give us feedback when we're testing new digital services.

## TIG-Focus

TIG-Focus is a catch-all term for tenants who would like to get involved on a casual basis, but don't want to commit to any long-term involvement. For example, testing our new census forms, coming along to one-off feedback sessions, giving feedback on policy changes, etc.

If you'd like to be contacted when we're calling for volunteers, just let our Customer Information Officer, Mary Hargreaves know, by clicking the Live Help button on elha.com, e-mailing [info@elha.com](mailto:info@elha.com), calling **01620 825032**, leaving a message on Facebook, or even text us by sending elha and your message to **88222** (message charged at standard rate).

# Consultation Calendar

Annual Consultations	Start Date	Notes
Rent & Service Charge	Jan	All tenants
Stair Cleaning	June	approx 200
Garden Care	Sept	approx 40
Other Consultations	Start Date	Notes
Pets in Flats	June	All tenants
Large Scale Tenant Satisfaction Survey	July/Aug	~50% tenants

# Your Chance to Tell All!

Yes, it's that time again – when we send a market research consultant out to find out exactly what you think of us as a landlord and service provider. We are working with our TIG-Panel to make sure we're asking the right questions, and your responses will be completely anonymous.



Interviewers will be out and about over the summer, and we hope to have input from at least 50% of our tenants. If you would particularly like to be interviewed (some tenants last time were disappointed not to get the chance to take part because their interviewer had filled their quota before reaching their home), or if you would prefer not to have someone call at your home, please contact our Customer Information Officer, Mary Hargreaves, by e-mailing [info@elha.com](mailto:info@elha.com) or calling on 01620 825032. Otherwise the choice of who to interview is left to the consultants to choose at random.

We're also running another tenant census to help us ensure that we have the correct information about you on our systems. This helps us identify people who may have an upcoming change in their circumstances, or might benefit from our Money Advice service or other Information & Advice services. It's also very helpful to us to have up to date contact details if we need to get in touch, and information on tenants who are not able to access digital services.

## Prize Draw Winners

Congratulations to Mr & Mrs Carrie and Mr & Mrs Swan from Musselburgh, Mr Gray and Mr Bell from Dunbar, Mrs Dewar from Pencaitland and Mr & Mrs Wilson from Tranent 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.



## Pet Nuisance - Take Action!



We met with the Dog Warden who offered the following advice on dealing with dog nuisance

### What you can do:

What to do when you see a neighbour letting their dog foul in a public or communal space.



1. Hand them a plastic bag and ask them to clean up after their dog.
2. Contact the Dog Warden on **01875 824305** or by using ELC's on-line form – the Warden may give a verbal warning, or can issue a Fixed Penalty Notice for repeat offenders if there is a witness to the dog fouling.
3. Let us know that there is a problem, and that you have contacted the Warden Service.

### What to do if your neighbour's dog is barking at unsociable hours:

1. Talk to your neighbour about their dog – it may be a puppy, already being trained not to bark.
2. Make application to the District Court for an Order to prevent the annoyance continuing. This costs £25, and if the dog continues to cause a nuisance, the owner can be fined up to £200. You can get information on how to do this from the Dog Warden or your Housing Officer.



### What we can do:

If you have gone through the steps above, and are still having problems with dog nuisance, we can take action.

1. We can remove a tenant's permission to keep a pet. This is part of the tenancy agreement. It's not something we do lightly, but if a tenant refuses to control their dog, we will take action.
2. We can apply for an Action of Specific Implement to remove the dog from the property. Again, we always aim to resolve any issues before they get to this point, but will use this method if other measures have failed.

### Let Us Know What You Think

Because of the number of complaints we receive about dogs, we are considering a change in the tenancy agreement, which would remove the right to keep a pet for new tenants moving into flats with a communal stair. Existing tenants would not be expected to get rid of pets they already have, but there may be limits set on new pets.

Let us know what you think by filling in the comment card and returning it.

