

# talkback

autumn '14



## Our Annual General Meeting

We had an excellent turnout, with around fifty Association Members attending this year's weather-themed Annual General Meeting (AGM). The focus was very much on the results of the first Annual Return on the Charter (ARC) and our How We're Doing booklet, which was well received. (To send us your thoughts on the booklet, please complete and return the 5 Minute Comment Card)

Speaker Iain Gray, MSP for East Lothian, spoke about the role ELHA's Assistance Scheme had in fundamentally changing national policy towards the so called "bedroom tax", to the point that there is now funding in place to ensure every tenant in Scotland can have the costs of their "bedroom tax" met. Without ELHA's approach, this outcome simply would not have been achieved. If you are affected by "bedroom tax" and have not claimed a Discretionary Housing Payment to cover the cost, please contact us for advice!



ELHA Chairman Robert McNeill, MSP Iain Gray, and ELHA Chief Executive Martin Pollhammer at our AGM

If you would like to learn more about becoming a member of East Lothian Housing Association (which amongst other things would allow you to attend future AGMs), it only costs £1 for life membership and you can download our membership leaflet from [elha.com](http://elha.com), or contact us by e-mailing [enquiries@elha.com](mailto:enquiries@elha.com) or calling on **01620 825032**.

## Communal Stair Safety

A recent fire in a block of flats in Blairgowrie has highlighted the danger of residents using their common stairs as a storage area for large household items.

Seven people had to be rescued after a blaze broke out in a stair in the area in July. Firefighters from Blairgowrie and Alyth spent more than an hour tackling the flames. Their efforts to evacuate residents were hampered by items stored in the communal stair of the block, including a washing machine, rubbish bags and several bikes. The Fire and Rescue Service has blamed a discarded cigarette for starting the fire in the rubbish bags.

We will do all we can to ensure that our tenants are not endangered by the careless few who disregard the safety of their neighbours by leaving things in the communal stair. If you are concerned about items being left in communal areas, please get in touch by visiting [elha.com](http://elha.com) and clicking the big red Live Help button, e-mailing us at [enquiries@elha.com](mailto:enquiries@elha.com), texting us by sending 'elha' and your message to 88222\*, or by popping into our office on Market Street, Haddington.

\*message charged at standard rates



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# Benefit Sanctions

Since 2012, benefit payments can be suspended for between 4 weeks and up to a maximum of 3 years where a person “fails to take sufficient steps to search for work”, to “prepare themselves for the labour market” or where they turn down an offer of employment or leave a job voluntarily.

During 2013, nearly 900,000 sanctions were applied to Jobseekers Allowance (JSA) and Employment and Support Allowance (ESA) claimants; JSA sanctions have more than doubled since 2010. Many people who are hit by a sanction are not told the reason for it, or told how to appeal.

## To avoid a benefit sanction:

- **Ensure your jobseeker’s agreement or claimant commitment is realistic for you. Take someone supportive with you, if possible, to help reach agreement with your adviser at the jobcentre**
- **If you have health issues, give details in writing about the effect on your everyday activities and ability to work – don’t assume your advisor has any knowledge about your conditions or disabilities**
- **Get to your appointments early to ensure you aren’t sanctioned for being even a few minutes late**
- **If you don’t do something in your agreement, always explain in writing if you had a good reason for not doing it as this must be taken into consideration. Examples of good cause: a medical appointment, caring responsibilities, transport problems, unaffordable travel or childcare costs. Do this within 5 days**
- **If you’re given an unreasonable instruction or treated unfairly, use the jobcentre plus complaints procedure - this procedure is there to ensure fair treatment so do not worry that this will bias them against you**
- **It can also help to ask for everything in writing so that you have evidence if anything is disputed – change of appointment times, for example**
- **Keep letters, texts, and emails – any correspondence that you receive or send**

**And remember, if you are sanctioned unfairly you can challenge the decision.**

If you have been sanctioned, see our article on the left on Challenging Sanctions Decisions for information on what to do next.



# Challenging Sanctions Decisions

A sanction is a suspension of benefit payments (for 4, 13, 26 or even 156 weeks). You may not know you have been sanctioned until after your benefits have stopped.

## If you are sanctioned:

- **Ask for the reason for the sanction**
- **Ask for reconsideration (mandatory reconsideration) and explain why you think the decision is wrong. You should do this within 30 days of the decision**
- **If this does not change the Jobcentre decision you can appeal. Again, you have 30 days to do this**
- **Contact ELC to ensure your Council Tax and Housing Benefits are not cancelled**

It is important to challenge unfair sanctions. If you don’t and then you are sanctioned again, the number of weeks you are sanctioned for could increase.

## While you have no money:

- **Apply for a hardship payment (if you are considered vulnerable)**
- **Apply for a Crisis Grant from the Scottish Welfare Fund – 01620 827827**
- **Ask to be referred to a foodbank**
- **Ask to be referred to other sources of help**

You can speak to Anne, our Money Advisor, for help with any of the above, by filling in the self-referral form on [elha.com](http://elha.com), e-mailing [enquiries@elha.com](mailto:enquiries@elha.com) or calling us on **01620 825032**.

Remember your Housing Benefit and Council Tax reduction should not be affected but it is a good idea to call the Council to explain your situation (01620 827827).





# UC Universal Credit FAQ's

The Department for Work and Pensions (DWP) has published a document full of frequently asked questions regarding Universal Credit and rented housing.

The 37 questions cover a wide range of topics to help people who will be moving to Universal Credit to understand the new system.

The DWP said:

*"We remain committed to working closely with the rented housing sector to ensure implementation is safe and information is available."*

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

## BASICS BANK



**DUNBAR** *More than just food*

The Dunbar Basics Bank have been running for 6 months from Dunbar Parish Church Hall and have given out food for over 1,000 meals (along with other supplies) to clients throughout the Dunbar area.

We are able to refer tenants. If you need help please go to [elha.com](http://elha.com) and click the big red Live Help button, or contact our Money Adviser or your Housing Officer by e-mailing [enquiries@elha.com](mailto:enquiries@elha.com) or calling on **01620 825032**.

## Problem Pets

We have very few restrictions when it comes to pets – in most of our properties the only rule is that the pet must not cause a nuisance. Pets are often very much a member of the family, and like a family member you are responsible for their behaviour. The faeces of even a well-cared for and healthy dog or cat can be dangerous if it is left where small children may be playing.



We can and will take action against a tenant who allows their pets to foul in their neighbours gardens or in communal areas.

### Tips on avoiding pet nuisance:

- Always carry plastic bags so you can pick up after your dog.
- If you let your cat out, keep a litter tray, or dig a small sand pit in your garden, and clean it regularly.
- Discourage your cats from going into neighbouring gardens by planting strongly-smelling plants against the boundary line.
- Do not allow your pets to roam unsupervised.

### Tips on keeping cats out of your garden:

- Create a barrier on top of flower beds, eg: sharp gravel, rose bush cuttings, pine cones or plant spikes spaced around 20cm apart.
- Place strongly-smelling items like citrus peel or coffee grounds around your garden.
- Plant strongly scented flowers like rue, pennyroyal and lavender around your garden.



## How We're Doing

You should all have received a copy of our 2014 How We're Doing booklet a few weeks ago - if you haven't, please get in touch. Although we have been producing this booklet for a few years, this is the first time we were required by the Scottish Government to report our performance against the Scottish Social Housing Charter (SSHC). While there are some people who enjoy statistical analysis and performance figures, we know that for most people these things can be boring. So, we asked our Tenant Involvement Group (TIG) to help us decide what our tenants might like to read, and how to make it interesting.

### The TIG suggested:

- Keep as much of the old How We're Doing booklet as possible – everyone liked it – and match that information up to the SSHC.
- Leave out anything that's already been reported on to tenants, eg: the 2012 satisfaction survey, the 2014 rent increase consultation, etc.

We hope we were successful in making the booklet interesting, and if you could fill out and return the 5 minute comment card with your impressions, that would be really helpful when we come to do it again next year! Everyone who returns a card (or completes the on-line survey) will be entered into a prize draw to win £25 in shopping vouchers.





## TIG in Action – Tenant Scrutiny

Our Tenant Involvement Group (TIG) have now completed their first scrutiny project. They decided to look at the 'right first time' outcome of the Scottish Social Housing Charter (SSHC), specifically how the R3 operatives' handheld devices facilitate repairs. The TIG-Scrutiny members read through policies and procedures, looked at the process of getting a repair done right through from ordering to completion, spoke with both ELHA and R3 staff and reviewed repair satisfaction surveys and tenants' feedback.

The full report will shortly be available from [elha.com](http://elha.com), or sent out on request, but the recommendations in summary are:

- There needs to be better communication between all concerned, for example: tenants should be kept better informed of progress, staff should be aware of SSHC requirements, and tenants should be penalised for verbally abusing staff
- There should be an official target set for repairs completed 'right first time' (there is now a 2014-15 target of 93%)
- The possibility of flagging up non-standard repairs at the point of booking a repair to enable specialised parts to be ordered should be investigated
- Where a handheld is not the best option for a staff member or R3 operative, alternatives should be considered

The scrutiny project got things moving even before the TIG finished their report – we now have an official target for repairs right first time, and one of our Property Officers has traded in his handheld for a shiny new Tablet!

There will be more changes to come, and it's all thanks to tenants taking the time to get involved in Tenant Scrutiny. If you'd like to learn more, get in touch by visiting [elha.com](http://elha.com) and clicking the big red live help button, e-mail us at [info@elha.com](mailto:info@elha.com) or call on **01620 825032**.



**SAVE SECURELY.  
BORROW ETHICALLY.**

**JOIN THE  
CREDIT UNION  
REVOLUTION.**

[capitalcreditunion.com](http://capitalcreditunion.com)

## 5 Good Reasons to join the Credit Union Revolution

1. **They are not-for-profit. Credit Unions are owned and run by members for members, with no external shareholders.**
2. **They don't charge early repayment fees.**
3. **They don't charge set-up costs.**
4. **They include free life insurance with savings and loans\***
5. **Anyone who lives or works in Edinburgh, the Lothians and the Scottish Borders can become a member.**

You can join the Credit Union Revolution by:

- Signing up online through their new website, [www.capitalcreditunion.com](http://www.capitalcreditunion.com)
- Liking them on Facebook to find out all the news first

\* Excludes mortgages



## It's Nice to Be Nice

While we understand that people can get frustrated, and that frustration can cause tempers to fray, it is never acceptable to verbally abuse a member of staff. We may refuse to accept phone calls from tenants and service users who shout at our staff over the phone, and place anyone who has been abusive on a 'do not visit alone' list\*. This can cause delays in accessing services, as communication may have to be through letters, and staff will have to schedule visits when at least two members of staff are available.

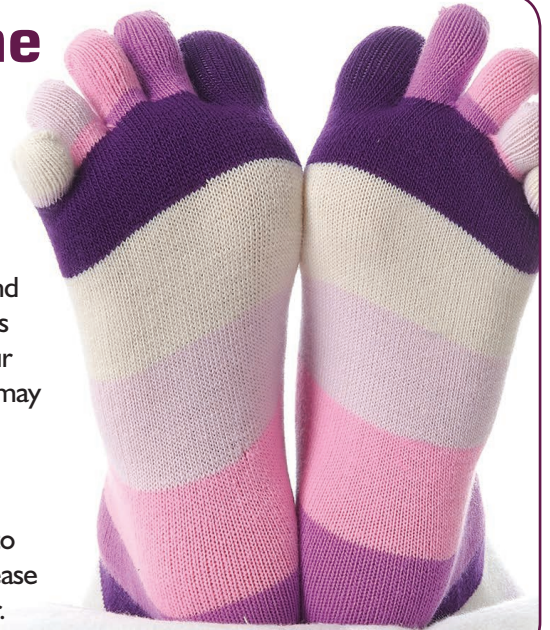
\*In more serious cases we may involve the Police or take action to bring the tenancy to an end.

## Warm Home Discount

**It is not just the elderly who are eligible for a Warm Home Discount.**

If you are on a low income and someone in your household is considered vulnerable by your energy provider's rules, you may be entitled to a discount this winter.

To find out more about the Warm Home Discount, and to find out if you are eligible, please contact your energy provider.



## How We Compare

As well as providing all of our tenants with information about how we perform against the requirements of the Scottish Social Housing Charter (SSHC), the Scottish Housing Regulator (SHR) also wants all tenants to be able to compare their landlord's performance with other landlords so that the information is put into context. You can view their report at [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk), where you can also use their online tool to compare our performance with up to four other landlords of your choice. The SHR's Landlord Report can also be downloaded from [elha.com](http://elha.com).

We do really well in some areas, for example time taken to complete repairs, value for money, rent lost while properties are empty and the number of our properties that meet the Scottish Housing Quality Standard. We're about average in other areas, for example keeping tenants informed about our services, getting repairs right first time and satisfaction with our repairs service.

Some comparisons we don't think are very helpful - for example our rents are compared to the Scottish Average Rent, an average of all rents in Scotland which includes local authorities (Councils) and this makes them look high. As we explain regularly, Councils and Housing Associations are completely different organisations and in general Council rents are cheaper than Housing Association rents. If our rents were compared with rents in the private rented sector they would look low but the comparison would not be valid because we are not a private landlord either! The table below shows comparisons with other housing associations with homes in East Lothian, and demonstrates that our rents are similar to others operating in our area.

Size	ELHA	CRE	HfLHP	Dunedin Canmore	Average Rent
<b>1 bedroom</b>	£68.01	£75.68	£68.84	£76.99	£75.76
<b>2 bedrooms</b>	£79.26	£78.19	£77.56	£86.07	£81.09
<b>3 bedrooms</b>	£88.81	£88.44	£83.30	£93.69	£90.00
<b>4+ bedrooms</b>	£100.89	£93.08	n/a	£99.24	£96.02
<b>Average</b>	£79.51	£78.93	£75.20	£82.04	£80.16

We're disappointed that only 66% of our tenants were satisfied with the opportunities to participate in our decision making compared with a Scottish Average of 78% - it's certainly something we're continuing to work on, and we would welcome any help or ideas you have that could help us improve this statistic!

(CRE – Castle Rock Edinvar, HfLHP – Homes for Life Housing Partnership)



## Goodbye Cathy

We took our TIG members out for lunch to thank them for the hard work they've done on their first scrutiny project (see page 4 for details of the project). It was also a chance to say a sad goodbye to one of our TIG members, Cathy Jardine from Gullane.

Cathy has served on the TIG for a number of years and was one of the founder members of our TIG-Web, getting involved in the launch of our corporate Facebook account, testing new services, and giving us valuable feedback on existing digital tenant services.

Thanks Cathy!

## Your Comments – Money Advice Service

Since we launched our free money advice service, we've helped hundreds of tenants. Some tenants are wary of having someone take a look at their finances, but once they see Anne, our Money Adviser, in action, any worries disappears. Below are some of the things you've told us about the service:

**"I think Anne Rattray is superb. This is the second time she has helped me. Without her I do not know what situation I would be in."**

**"Without this service I would have surely lost my tenancy"**

**"Because of my illness I appreciated Anne's hands-on intervention with debts and her advice. It really is a wonderful service that brings peace of mind at a time of great difficulty."**

**"I can't thank Anne enough - she was amazing. I would definitely use this service again."**

Anne isn't just available for budgeting advice and help filling out benefit claim forms. She can help you with Tax Credits, challenging HMRC and DWP decisions, dealing with benefit sanctions, debt rescheduling, and can act as an advocate on your behalf if you need one.

If you would like to speak with Anne, please get in touch by visiting [elha.com](http://elha.com) and filling in the self-referral form, e-mailing us at [enquiries@elha.com](mailto:enquiries@elha.com), calling us on **01620 825032**, or mention it to your Housing Officer the next time you see them.



## Getting Along With Neighbours

Enclosed with this edition of Talkback is our new leaflet giving advice on what to do when there is friction between neighbours. A great deal of attention is given to 'nightmare neighbours' and ASBOs in the media, but the majority of neighbour problems are far less serious. Dealing with these minor complaints can be time consuming and frustrating for everyone involved, but unless a neighbour has done something which breaches the rules in their Tenancy

Agreement, we will not become involved.

Each section of the leaflet deals with a different type of complaint, and gives helpful tips on how to deal with the issue, and who to get in contact with.

## Prize Draw Winners

Congratulations to our monthly repair satisfaction prize draw winners:

**May: Mr & Mrs Brown, from Haddington**

**June: Ms White, from Wallyford**

**July: Mr & Mrs Turnbull, from Pencaitland**

These tenants are now £50 better off, and remember – we want to know what you think about our service, and we give away £50 every month to someone who has completed a repair satisfaction survey!

