

# Discretionary Housing Payments

We have explained changes that are being made to Housing and other benefits in past issues and have recently visited or tried to visit everyone we think will be affected by the bedroom tax from 1 April 2013. If you are going to be affected by Welfare Benefit Reform, Discretionary Housing Payments (DHP's) might make the changes easier to manage.

## What are Discretionary Housing Payments?

Discretionary Housing Payments are payments made by local authorities to top up shortfalls in 'housing costs' where an argument can be made that there is further need. Housing costs generally means rent, but can be interpreted more widely, e.g. to include removal costs. You must be getting some Housing Benefit or Universal Credit to be able to apply. A DHP cannot generally be made if someone is getting full Housing Benefit as payments can only top up to the maximum eligible rent, but there are circumstances where DHP can be applied for to cover housing costs from an earlier date.

As the name suggests, it is a discretionary scheme - each case is decided on its merits. The circumstances do not have to be extreme, but must mean that the person has an extra difficulty in paying all their housing costs. It can be very helpful to tenants in cases where circumstances change and they need time to adjust their household income and expenditure, or they have extra costs in their household that cannot be changed.

## What can it cover?

The common types of shortfalls to rent that a DHP can cover include:

- Non-dependant deductions
- Payments for two homes in some circumstances

- Income tapers
- Reductions in Housing Benefit for under-occupation
- Reductions in Housing Benefit where the benefit cap has been applied.

## What won't it cover?

- Service charges that aren't eligible to be paid for by Housing Benefit
- Rent payments increasing to cover rent arrears
- Benefit reductions or sanctions
- Reduction in housing benefit because an overpayment is being recovered
- Housing Benefit suspensions

## How long will it last?

It is up to the local authority to decide in each case how long the payment can be made for and how far it can be backdated. If the DHP award is set for say 6 months and runs out, further applications can be made. Note though, that there need to be compelling reasons for DHP to be awarded for substantial time periods; it is seen primarily as a 'stop gap' measure.

## How to make a claim

A claim for a DHP must be made in writing and customers will be asked to fill out a DHP application form. The form incorporates an income and expenditure sheet which must be filled in too. The council may request supporting evidence it thinks relevant to a claim. If you think you may need financial assistance please contact your Housing Officer on **01620 825032** or **info@elha.com** or contact the benefits team direct on **01620 827124/827887** or email: **benefits@eastlothian.gov.uk**

# New Complaints Handling Procedure

The Scottish Public Sector Ombudsman (SPSO) provides a free, independent and impartial service for dealing with complaints about public services, including housing services, in Scotland. They will normally only deal with complaints if the person complaining has gone through the complaints procedure of the organisation they want to complain about and given them a chance to put things right.

We have always seen complaints as a valuable way to find out if anything has gone wrong with our services and an opportunity to improve the way we do things. Until now, this has meant that all of our customers could take a complaint all the way to our Management Committee in a three stage process.

From 1 April 2013 the SPSO has decided that all Housing Associations must operate a two stage complaints handling process (CHP) and have provided a model CHP which we have

to adopt. Unfortunately, since it wouldn't be practical for our voluntary Management Committee members to be involved in many complaints, this means that we have had to remove the final stage of our formal complaints procedure and that our Management Committee will no longer have any involvement in resolving complaints. They will however receive regular reports about the complaints we receive and an annual report will be provided for tenants.

We aim to make sure that our services are good all of the time and that you never need to use our complaints procedure. If we get something wrong then we want to make it easy for you to complain. We have therefore enclosed a leaflet that explains how our new Complaints Handling Process works and how to use it. Please keep it safe with your Tenancy Agreement and Tenants Handbook.

# Scottish Housing Regulator National Panel of Tenants and Service Users

**Help us to improve social landlords' services...**

**Who we are**  
The Scottish Housing Regulator's role is to protect the interests of tenants, homeless people and others who use the housing services of councils, housing associations, co-ops and other social landlords.

**The National Panel: what it's for and why it's important**  
We're setting up a National Panel as one important way for us to hear what people think. We want to understand your priorities, experiences and views of the services you receive, and we will use your feedback to help make sure we're focusing on the important things.

**Who can join**  
You can join the Panel if you are a tenant of a social landlord, are homeless, a home owner who receives factoring or common repairs services from a social landlord, or a Gypsy/Traveller who uses a council or housing association site.

**What's involved**  
As a Panel member we will send you occasional surveys asking for your views - no more than 2 or 3 a year. Surveys will be quick and easy to complete. We may also ask you to give us feedback in other ways.

**Every new member will be entered into a draw to win one of 6 x £50 prizes.**

**To join or find out more...**  
Sign up online at [bit.ly/nat-panel](http://bit.ly/nat-panel)  
Scan the code with a smartphone  
Call Craigforth (who manage the Panel) on 0800 027 2245



# Red Nose Day

Once again our Healthy Working Lives Team have been fund raising, this time in aid of Comic Relief. This year staff 'glammed' up for the occasion, with the boys putting the girls to shame! A raffle, home baking, quiz and competition saw staff raise

**£218.70**  
for a great cause.



# A Lodger to Lighten the Load?

One of the ways that can help minimise the effects of the bedroom tax is to take in a lodger to use your "spare room". However, this can be daunting and there's a lot to think about - the impact on any benefits you may be receiving, how you will cope having someone else living in your home, getting permission from us, what to charge, the list goes on. If taking in a lodger is something you may wish to consider there's a website dedicated to giving advice on all of these issues and more [www.spareroom.co.uk](http://www.spareroom.co.uk) where you can download a helpful guide to the things you need to think about.

# Planned Maintenance 2013/14

We propose to carry out the following work during 2013/14. All contracts are subject to a pre contract survey and it is only once the survey has been carried out that we know for sure that the work will be done as planned. For example, we might find that a lot more work is required and we may have to put the work off so that we can plan it better. Or we may find that the work doesn't actually need to be done. If you are scheduled to have work done, we will write to you before the work starts, letting you know what will happen and when the work will begin.

## Kitchen Replacements with rewiring

Haddington (Artillery Park & Seggarsdean Park & Court)  
Whitecraig Avenue (Part) & Gardens East  
Wallyford (Fa'side's)

## Replacement of Common Entrance Doors

Musselburgh (North High Street(Part) & Ladywell)

## Door Replacements

Musselburgh (North High Street(Part) & Ladywell)

## Electric Heating Replacement

Haddington (Hardgate Court)  
East Linton  
Gullane  
Prestonpans (Grey School Corner)

## Gas Heating Replacement

Prestonpans (Salt Preston Place & Grey School Corner)

## Controlled Entry Systems

Musselburgh (North High Street(Part) & Ladywell)

## External Painting

Ormiston  
East Saltoun  
Elphinstone  
Cockenzie (Osborne Court)  
Prestonpans (various areas)  
Bolton  
Athenstaneford

## Survey for Roof & Render Replacement

Cockenzie (Castle Terrace & View)

  
HAPPY TO TRANSLATE



# talkback

spring '13

# Awards for ELHA and R3

Those of you who follow our **Facebook page (www.facebook.com/eastlothianhousingassociation)** will have seen this already - it's all the awards, accreditations and certificates ELHA and R3 have received over the last two years. But don't worry, we're not going to rest on our laurels - we know there's always room for improvement! We've also recently been shortlisted in the Small Housing Association of the Year category of the UK Housing Awards 2013, organised by the Chartered Institute of Housing. The results will be announced mid April so we'll let you know how we got on in the Summer Newsletter.



# Garden Features

Please remember that if you want to put in a garden feature, such as a pond, decking, raised flower beds or a masonry barbecue, you need to fill out an Alterations & Improvements form and receive written permission from us before you start work.

You will also be asked to remove the feature if you end your tenancy. What may be an attractive feature for you, could be a potential hazard for a family with young children.



# On-line Repairs - New Feature

We've made it easier for tenants who have signed up for on-line tenant services to cancel a scheduled repair - you can now cancel an appointment simply by clicking the cancel button next to your repair order on the Repair History page, and then you're free to reschedule your repair through the on-line booking service.

Date Completed	05/2/2013
Cancel	In Progress

If you haven't yet signed up for on-line services, visit [elha.com](http://elha.com) and fill out the registration form. You will need an e-mail address, a password of your choice and your tenant number (you can find this at the top of your rent statement, or click the Live Help button and a member of staff will help you).

## In this Issue of Talkback!

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## Gritting

If you live in one of our developments where the car park/footpaths etc are not adopted by East Lothian Council, and you would like gritting to be done, we may be able to provide you with this service. As this would mean that a service charge would be applied to all the tenants in the development, we would need to consult with all the tenants affected. We would also need to have a very clear majority of tenants in agreement before we could put the service, and the service charge, in place.

If you would like to have this put in place for next winter, please contact your Housing Officer to get the consultation process started.

Are you following us on **Facebook** yet? If not and you want to find out what we are up to as it happens, and more general information about what's happening in the housing world all you have to do is go to **www.facebook.com** and **'Like'** our page!

facebook



refresh

Dulux Decorator Centres

## Great Discounts to Refresh Your Home

We recently joined up with Dulux to trial their paint pack and voucher service for all our new tenants. They have also agreed to provide our existing tenants with discounts on top branded paints and accessories.

Whatever the project, big or small, you'll get savings and more including:

- Savings averaging **28% off\***
- Top branded paint and accessories
- Available in store or online
- 1000's of paint colours and wall-coverings
- **Free** delivery

You can either visit **www.duluxdecoratorcentre.co.uk/housing/eastlothian** or call **0845 850 2200** for your nearest store.

To place an order call **0845 602 3128**. Just remember to always show your proof of tenancy (tenancy agreement) to get your discount.

\*Discount is off shelf edge price ex - vat. Not available on account terms cash sales only. Products must be paid for at time of purchase. Not to be used in conjunction with any other offer or promotions. Exclusions apply. See in-store for details.

## Change to Estate Inspections

You can't fail to have noticed that we are really keen to involve our tenants in all aspects of our work and one of the ways that we have tried to do this is by inviting all tenants to attend an annual inspection of the state that they live in with their Housing and Property Officers.

If you cannot attend we ask you to provide us with feedback on what you would like your Housing and Property Officers to check or consider improving, to help make where you live a better place to live in.

During last year's inspections we identified repairs, were able to pass along information to East Lothian Council on road and pavement faults and listened to what tenants want to change about their areas. We had a small budget to spend on improvements and did work such as painting disabled parking bays and white lines in parking areas, as well as improving the appearance of an estate by replacing small areas of grass and stones with coloured mono-blocks.

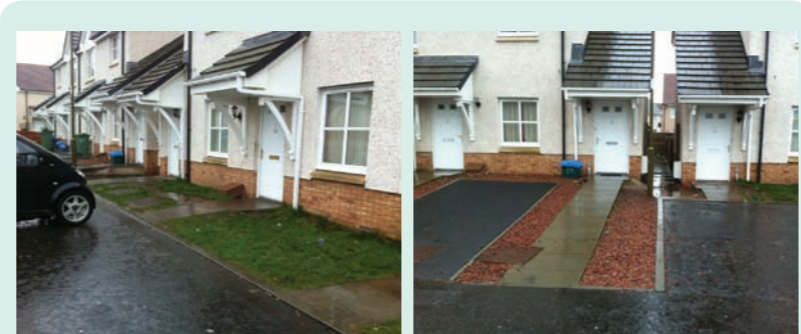
We have lots of other small works in the pipe line such as installing extra car park lights at North High Street Musselburgh, a bike shed at Well Wynd, Tranent, parking/street signs in Musselburgh and Haddington and more disabled parking bays in several areas of Prestonpans.

Last year we were delighted to have over 100 tenants involved in estate inspections which is great as your feedback has been invaluable and has helped us to know where to target our work. However the majority of tenants didn't respond to our letters and at least 10 estates went unrepresented.

With greater demands being placed upon staff time we plan to change the way in which we notify you about proposed estate inspections and how we carry them out. This is to ensure that we are targeting the work we do in areas where it is most needed. So this year instead of us writing to around 1,200 tenants (and in an effort to be greener) we will only write to those tenants that want to be involved in inspections or provide us with feedback.

A comments card has been included with this newsletter asking you to let us know if you want to be involved and, if you can't, if there is anything you would particularly like us to look at or work you think we should consider doing. We will write to everyone that returns the comment card or who took part in the estate inspections last year letting you know when the estate inspection will take place. The dates will also be advertised on our website.

We will of course continue to inspect all of our estates regularly however we feel that we can save on a lot of unnecessary administration where tenants do not want to be involved. Please take the time to return the comments card to let us know what you think of this change.



Before ...

After ...

## Rent Increase Consultation

Our 2013/14 Rent Increase consultation was sent out to all tenants in early January 2013. The letter and survey, or e-mail for paper free service users set out:

- Previous rent increases
- What the rent has to cover
- Information on last years consultation and our response to it
- The proposed rent increase of 4% from 1 April 2014

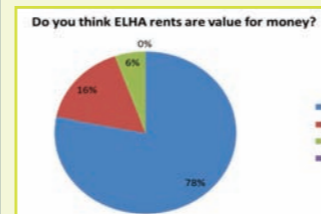
The survey questions were

1. Do you think that ELHA's rents represent good value for money?
2. If not why not?
3. Do you think RPI + 1% is a fair increase?
4. If not why not?
5. Do you have any other comments that you would like us to consider?

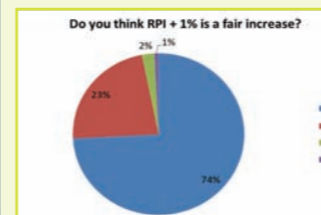
A total of 131 tenants (11%) returned the survey, up 0.6% on last year. We would like to thank those of you who took the time to respond as your feedback is crucial to our decision making process.

The results of the survey were that:

- 78% of respondents believe that ELHA rents are good value for money (a drop from 82% last year)
- 74% of respondents believe RPI + 1% is a fair increase



The consultation results, including all comments, were passed to our Management Committee for consideration. The rent increase for 2013/14 has now been confirmed as 4% and you should have received your rent increase letter during the last week of February 2013. If you pay by direct debit we will automatically adjust your payments, otherwise please remember to pay the increased amount from 1 April 2013.



## Rent Increase Consultation Comments/Questions

We consulted all tenants on our 2013-14 rent increase in January 2013, see page 3 for the results. We got more feedback than last year, and many tenants included comments and questions which deserve a wider audience. The rent increase always generates a lot of comments, and some crop up over and over again.

**Q. How many people who are happy with the rent increase even pay rent?**

A. All of them. Whether a tenant pays rent from their earnings, or they receive assistance in the form of Housing Benefit, all of our tenants pay rent, and they all have an equal say when we consult.

**C. It would cheaper to live in a private let.**

A. The figures speak for themselves:

	Average monthly East Lothian Private Let Rent (source home.co.uk)	Average monthly East Lothian Housing Association Rent
1 Bedroom	£461	£274
2 Bedroom	£565	£319
3 Bedroom	£764	£357
4 Bedroom	£901	£388

**Q. Why are your rents more than East Lothian Council?**

A. Housing Associations and Councils are completely different types of organisation. We are not run or funded in the same way and so rather than compare our rents to the Council's a more meaningful comparison would be to other Housing Associations. In the past East Lothian Council's housing was built using Government subsidies and low interest Government loans repaid over 60 years. Although we received grants from the Government towards the cost of building our properties, we had to borrow the rest from banks and building societies and repay the loans over 30 years.

**Q. My wages haven't gone up, so why should I pay more rent?**

A. Because costs don't stop going up even if people's wages are frozen. If we don't increase the rent in line with costs, we can't maintain the services we are legally obliged to provide.

**C. Why should I pay more rent when you haven't replaced my draughty front door/rattly window/old kitchen/squeaky floorboards?**

A. If you feel your home is not wind and watertight, you should request a property inspection, either by calling us on 01620 825032 or using the on-line repair reporting tool on elha.com. If you have reported these issues and they haven't been resolved, you can go through our complaints procedure (see page 3).

**Q. Are your wages going up by RPI + 1%?**

A. No. We follow the Employers in Voluntary Housing's (EVH) pay scales and our pay increase for 2013/14 is RPI.

**C. My rent is higher than the average for my size of property – that's not fair.**

A. With the exception of the Large Scale Voluntary Transfer (LSVT) properties which transferred from Scottish Homes, the rent on our properties is based on a points system. Points are assigned for property features, eg: number and

size of bedrooms, garden space, heating type, etc. So a two bedroom bungalow with a level access shower, a front and back garden and a driveway, will have a higher rent than a two bedroom upper flat with a shared car park and no garden or drying area. Also, service charges can increase the amount tenants have to pay and are not included in the average rents quoted on the consultation papers.

**C. Electric storage heaters are expensive to run – why don't you use the rent money to put in more efficient heating?**

A. In some cases, electric storage heaters are the most efficient method of heating available. Our properties have a mix of electric, gas, ground source heating, and solar water heating, and when a development is scheduled for a heating upgrade, care is taken to ensure that costs for the tenants are kept as low as possible. You should make sure that you are on the correct tariff – if you are unsure, please contact us and we will arrange a visit from an energy advisor.

**C. You should be building more houses instead of selling them.**

A. In the last five years we have built 217 new properties. In the same period of time, only five people have exercised their Right to Buy. As we are a Registered Scottish Charity, our tenants do not have the Right to Buy unless they were part of the Scottish Homes transfer in 1996.

**C. You're only interested in making a profit!**

A. We're a non-profit organisation. Every penny of rental income which comes in is needed to keep us providing housing and housing services to our tenants.

## New Scottish Welfare Fund

Changes contained in the Welfare Reform Act 2012 mean that certain elements of the Social Fund Scheme operated by the Department of Works and Pensions (DWP) will be abolished.

From 1 April 2013 East Lothian Council is responsible for administering the new Scottish Welfare Fund dealing with community care grants and crisis grants (loans will no longer be available) for households in East Lothian. Budgeting loans will remain with the DWP.

At the time of writing this article we do not have any further information we can tell you about the Fund.

**For more information contact the East Lothian Council's Benefits Team on 01620 827124/827887 or email: [benefits@eastlothian.gov.uk](mailto:benefits@eastlothian.gov.uk)**