

talkback

summer '13

Under Occupancy Assistance Scheme

Last year we ran a full tenant census so we could find out which of our tenants would be affected by the changes in Housing Benefit. Earlier this year we visited everyone who was likely to have an under occupancy deduction from their Housing Benefit, and advised them on ways to deal with it.

For some of these tenants, this deduction will cause real hardship, so we have put in place the ELHA Assistance Scheme. Tenants are likely to qualify if they meet the following :

Standard Grounds

1. Where the tenant wouldn't be considered for a smaller property by us because our allocation policy agrees that they need the size of property they are currently living in; and
2. Any household where the total gross weekly income is below £75.00 per week after the charge is paid (where the household is also registered with our Homehunt East Lothian service).

Discretionary Grounds

1. Where we consider that the household is making "Best Use" of the property for reasons other than simply use of the bedrooms (for example, homes with medical adaptations), and where moving to a smaller property would be refused, or is simply impractical since we have no, or virtually no supply of suitable smaller properties.
2. Where family circumstances, for example an upcoming change in children's ages which meets the new rules, would mean that moving the family would not be in our best interests.

If you'd like to know more about our Assistance Scheme, full details can be found on elha.com

Other ways we can help if you're affected:

- If you are under occupying one of our properties, you are entitled to an under occupancy priority pass with homehunt. Having a priority pass greatly increases your chances of successfully applying for a smaller home.
- We run a joint exchange list with East Lothian Council, called East Lothian X-Changes. There are almost 600 social housing tenants on our exchange list. To join, you can fill in the on-line form or call us on 01620 825032 and ask us to send out a paper form. Even if you're not on the list, you can search for a property by area, property type and number of bedrooms, and a full printed list is available at our office and in Libraries and Council offices across East Lothian.
- If you don't want to move, and feel you may have problems paying the charge, our Financial Inclusion Service can give money advice and help to fill out benefit applications. The service is free and confidential, and if you'd like to speak with our adviser you can contact your Housing Officer and ask to be referred.

CENSUS PRIZE DRAW WINNERS



Congratulations to Jamie Morris from Prestonpans, Neil Watson from Musselburgh, Julie Easton from Tranent and Kellie Ritchie from Whitecraig who each won a cash prize for taking part in our tenant census. And thank you to everyone else who completed and returned their forms.

Special Uplifts

East Lothian Council are now offering free uplifts of bulky waste. However, there is a long waiting list – up to six weeks - so please do not put bulky items out on the street until the night before they are due to be uplifted.

To arrange a special uplift, call East Lothian Council on 01875 824 305.

In this Issue of Talkback!

Do you need help with Welfare Benefits?.....	2
TIG	2
Alternate Format Promotion – paper free, cd, etc	3
Update on Estate Inspections	3
Homehunt Web	3
How We're Doing.....	4
Fire Safety	4
Info on Scottish Housing Regulator	4
99 Years Young	4
Riverside Reborn?	4
Bogus Callers/ Chargeable Repair Service	5
Reporting Repairs – Do's and Don'ts.....	5
Consultation Calendar	5
Pay your Rent	6
Tenant Satisfaction Survey – Headline Results.....	7

Do You Need Help With Welfare Benefits, Debt or Managing Your Money?

Our Financial Inclusion Service (FIS) is available to all our tenants. It provides independent and confidential help with financial issues, including welfare benefits, rent arrears, managing debts, fuel bills, in fact any areas where you have financial problems.

Our Financial Inclusion Officer is Anne Rattray. Anne is available Monday to Thursday and you can contact her directly, or ask your Housing Officer to refer you to her. Anne's contact details are given below. There is also a self referral form available on elha.com for you to use.

When Anne receives a referral she will arrange to visit you to discuss your current circumstances, and she will then decide what help and support, she can provide.

If Anne can't help she may be able to refer you to another organisation that can.

CONTACT DETAILS:

Anne Rattray – Financial Inclusion Officer

Mob: 07989 702607

Office: 01620 825032

Email: anne.rattray@elha.com

Please feel free to contact Anne directly if you are having any difficulties, and need help/advice on money matters.



Case Study -

Anne was asked to visit a tenant who was having financial difficulties. Her partner had lost his job and although she was working they were struggling to manage and pay their bills. They also had a number of debts, including rent arrears that they were struggling to pay.

With the change in their circumstances their outgoings such as rent, council tax, fuel bills etc became overwhelming, yet claims for means-tested benefits were of little help and didn't take account of the tenant's particular problems.

Over several weeks of visits to the couple at their home, Anne was able to help them sort out their finances to a manageable level. She made representations on their behalf to the local council and to other creditors. This led to a reduction in the money they were paying out every week to their priority creditors for council tax and utility bills. Payments to other creditors were frozen for 6 months to enable them to manage their budget and get to a point where they will be able to resume normal repayments.

Anne's intervention has helped this couple sort out their financial affairs, and resulted in them now being confident that they can budget and manage their situation.

Tenant Involvement Group

Our tenants have been getting involved in several projects recently:

- We've helped organise training for several tenants with Tenants Information Service (TIS) who want to be part of a scrutiny panel, looking at our performance in any areas they are interested in looking more closely at.
- On-line tenants are gearing up to test upcoming web services, and are looking forward to the opportunity to 'break' elha.com We're still looking for volunteers!
- A number of tenants have sent in feedback about getting involved with this year's estate inspections, and have offered suggestions on things we can do to improve their neighbourhood – (see page 3)
- Our Facebook continues to grow, keeping tenants informed, and giving them a public voice to discuss issues of the day.

If you'd like to get involved with these, or any other aspects of tenant participation, please contact our Customer Information Officer, Mary Hargreaves, by clicking the Live Help button on the website, e-mailing info@elha.com, or phoning on **01620 825032**.

We have also been involved with the new Riverside Tenants and Residents Association – see the article on page 4 for details.



Having Difficulty With Small Print?

If you're having difficulty reading this newsletter, why not join our Paper-Free Service and get your talkback electronically? A portable document format (PDF) file has text which can be enlarged to whatever size you want with just a click of your mouse. And you can use Browsealoud which reads the text for you!



get **textHELP**
Browsealoud



Our Paper-Free Service is part of our on-line tenant services – if you want help to sign up, just click the big red button on elha.com.

Alternatively, we can offer tenants with serious sight and/or literacy problems Talkback on CD.

To discuss this, please contact our Customer Information officer, Mary Hargreaves, by e-mailing info@elha.com or calling on **01620 825032**.

Estate Inspection Update

This year's estate inspections have started again, and thanks to the feedback cards you sent in, we have a good idea of where to focus our attention. Once again we have a small budget for estate improvements, and will be working through improvements where we can.

Please note:

Where you have told us about a problem that is the responsibility of East Lothian Council (ELC), for example, cracked tarmac on the road, we have reported this to the Council. We have no control over when work is done by other organisations, and it is the Council's decision about what to do about the issue. If you have a problem with something that is ELC's responsibility to put right in your area, and you have let us know about it, you should also contact ELC, particularly if the problem is getting worse.

Comments Card elha.com
east lothian housing association

Do you want to attend an estate inspection in your area? Yes No
(If yes, we will write and let you know when it is)

If you cannot attend, is there something you would like us to look at or consider improving in your area?
The wooden fencing along the edge of the development is starting to rot and crumble

Do you have any other comments relating to estate inspections or any other housing related matter you would like to share; or any suggestions for future newsletter articles?
Could you post something in the newsletter about how to deal with pests?

Name *Mrs A Tandon*
Address *125 ELHA Street, Wallyford* Postcode *EH22 5J*

East Lothian Housing Association is a Scottish charity and registered social landlord under the Housing (Scotland) Act 2001 (Scottish Charity No: SC289930) and registered under the Industrial and Provident Societies Act 1965 with registered number 5028251

Homehunt Web is Here!

It's been a long and sometimes arduous process, but our allocations system, Homehunt, will soon be a fully-fledged on-line service.

While applicants without access to the internet will still be able to manage their registration as they have always done, on-line applicants will now be able to apply directly via the web, as well as check their application history, apply for priority passes and a great deal more.

Everyone registered with Homehunt will soon receive a letter with information about the new system and how to use it.



If you are a homehunt applicant and you are also registered with elha.com for on-line tenant services, please note that these are two completely different systems, and you will have separate log in details for each.



How We're Doing

Last year's booklet was a big success, so we're doing it again, this time bigger and better!

We'd like to know what you'd like to see in next year's report. If you'd like to send us feedback and/or make suggestions, please fill in and return the 5 minute comment card for your chance to win £25 of shopping vouchers.

Fire Safety

The Scottish Fire and Rescue service offer a free fire safety check. The visit is easy to arrange – you can

- Visit www.firescotland.gov.uk and fill out the on-line form
- Call **0800 0731 999**
- Call your local fire station
- Text "Check" to **61611** from your mobile phone



SCOTTISH
FIRE AND RESCUE SERVICE

Working together for a safer Scotland



Scottish Housing Regulator

Get information about the Scottish Housing Regulator, including their new guide for tenants 'How We Regulate: A guide for tenants and service users' by visiting their website:

www.scottishhousingregulator.gov.uk



ALL THE NINES

There were celebrations at our sheltered housing complex, Osborne Court, in June, as Nancy Patterson celebrated her 99th birthday. **Congratulations Nancy!**

Riverside Reborn?

East Lothian Tenants and Residents Panel (ELTRP) are supporting the development of a new community group in Haddington.

ELTRP used to work with a local Riverside tenants and residents organisation in 2004 and it seems that a new group has been reborn. Local residents approached ELTRP for support to restart Riverside TRA and a steering group has been established to plan the way forward. ELTRP will work directly with the local residents in establishing their needs and work at a pace that suits them. Links are already being made with key people the group will work with such as Housing Officers, Community Wardens, Councillors, and the Police. A meeting has already taken place at our office as we are keen to support the development of the group.

Rena Polson from the new group says: "We put our names forward for this as we wanted to improve our area and make it a much nicer place for everybody to live. We felt that the best way to do that was to get involved. We would like as many people as possible to join us, we need your help".

We have about 35 properties in the local area and the Council have about 134 so it would be great to see some of our tenants getting involved in this new community group.

ELTRP's Outreach Officer Paul Laidlaw says: "A local tenants and residents group can do so much to improve the community by providing accurate advice and information and getting action on local issues. In fact they provide excellent value to the community giving people a voice on locally important issues that need attention. We will support the development of a group with hands on specialist independent advice and practical assistance".

In general the group plan to represent the following streets. Artillery Park, Craig Avenue, Traprain Terrace, Abbot's View, Riverside Drive and Riverside Place.

If you are interested in getting involved with this new community group then get in touch with East Lothian Tenants and Residents Panel on **0131 665 9304** or email tenantspanel@hotmail.com

**BOGUS
TRADESMAN**



Don't Get Scammed

There have been reports of bogus tradesman going door to door in East Lothian, doing substandard maintenance jobs for inflated prices. Although most of your repairs are our responsibility to put right, there may be some where we would expect you to take care of them yourself, or arrange your own repairs. If you are unsure if a repair is your responsibility or not, please check your tenancy agreement, elha.com, or call us. If you need a repair that is your responsibility, or are making an approved alteration to your home, please make sure you use bona fide tradesman.

If you want to have work carried out on your home, we offer a Chargeable Repair Service, where work can be carried out by R3 Repairs Limited.

To discuss getting a quote for a chargeable repair or alteration, please contact R3 on **03000 999 247**.



Reporting A Repair - DO'S & DON'TS

We're told that there's been some confusion about how to report a repair, check up on the progress of a repair or complain about a repair that has not been completed satisfactorily, so here is a handy guide to repairs:

To report a repair:

DO:

- Use our 24 hour, 7 day a week, on-line repair ordering system
- Click the Live Help button and staff will be happy to help guide you through ordering a repair
- Phone the repair line on 03000 999 247
- If you're not sure how to report repairs on-line, contact us and we can help.

DON'T:

- Ask a tradesman who is doing another repair - with the best will in the world, he may forget to 'pass it on'
- Use the contact form on the website and forget to include your name and address
- Add it to the comment box on a consultation form

To check on the status of a repair:

DO:

- Phone the repair line on 03000 999 247
- Go on-line and check your repair history (all repairs for the last 12 months are displayed)
- Check up on any repair which hasn't been completed within three weeks of the repair being reported.

To complain about a repair or the repair service:

DO:

- Use the Praise or Grumble feature on elha.com
- Use our complaint service
- Click the Live Help button
- Contact Bill Thomson, our Asset Manager, by phone, e-mail, letter, etc
- If you're still not satisfied, contact Duncan MacKay, our Director of Asset Management

DON'T:

- Keep quiet – if you have received a poor service, we want to know so it doesn't happen again

2013-14 Consultation Calendar

Consultations	Involved	Date
Stair Cleaning	Tenants receiving the service	July 2013
Various topics raised by the Tenant Satisfaction Survey	All Tenants	July onwards
Garden Care	Tenants receiving the service	September 2013
Rent Statements	All tenants	October 2013
Rent & Service Charge	All tenants	January 2014



Pay Your Rent!

While we will make every effort to help any tenant who is in financial difficulty, all tenants must pay their rent, whether this is by having Housing Benefit in place or making regular rent payments. If you miss a rent payment, it can be very hard to get back out of debt. Your rent should be your first payment priority – none of your other debts have the consequence of losing your home if you don't pay them.

Paying your rent is a condition of your tenancy agreement and if you don't pay you are in breach of this. Why you are in rent arrears makes no difference to that fact – your tenancy agreement is a legal document, and we take this very seriously.

THE BIGGER PICTURE

If you do not pay your rent:

- You will not be able to exchange into another property
- You will not be able to add a spouse or partner to your tenancy agreement
- You will not be able to assign your tenancy to a family member
- You will not be able to apply for properties on Homehunt (unless you have an arrangement to repay your debt and you maintain it)
- You will not be able to order a chargeable repair (unless the repair is necessary for safety or security)
- Any tenancy reference you need in the future will include that you did not pay your rent

Rent arrears are a serious problem – we're a small non-profit organisation which relies on income from rent to continue running. If too many people don't pay their rent, we will have to cut services and/or staffing levels and/or increase rents.

Evicting someone is always the last resort but, if it's the only way of stopping arrears from increasing, then we will do it. It wouldn't be fair to the majority of tenants who pay if we didn't.

IF WE HAVE ISSUED A NOTICE OF PROCEEDINGS:

- Your credit rating may be affected, limiting your ability to access credit and hire purchase
- We will notify East Lothian Council that you are at risk of homelessness
- If you have children, or there is an adult with a vulnerability living in your home, we will notify the Social Work Department that they/you are at risk of homelessness
- We may ask the courts for a decree – this allows us to end your tenancy and evict you

MYTHS:

"You can't evict me, I've got kids"

WRONG

"You can't evict me, it's the Housing Benefit's fault for stopping my money"

WRONG

"You can't evict me, I've got a medical condition"

WRONG

"You can't evict me if I don't show up to court"

WRONG

In the last two years,
we have evicted ten
people for rent arrears



HAPPY TO TRANSLATE

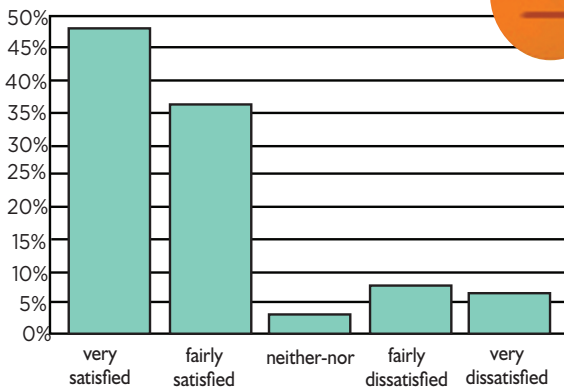


What **you** said, and what we're doing about it.

Firstly, a big thank you to every tenant who took time out of their day to take part in our large scale tenant satisfaction survey – this survey was more important than ever due to the new Scottish Social Housing Charter, and we really appreciate the information we've received from you.

We will be going into more detail about the results in future editions of Talkback and giving you the opportunity to help us decide on action we need to take, but want to give you the 'headline' results as soon as possible. You can pull out and keep this section, or read it on elha.com.

Overall Satisfaction



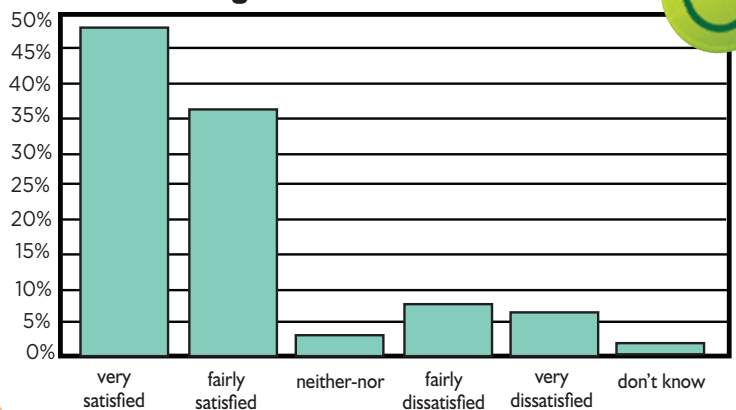
OVERALL SATISFACTION

Overall satisfaction has dropped slightly from 86% to 83% since our last satisfaction survey.

WHAT WE'RE DOING

We will be looking closely at our repair service (see the repair section), and how respond to issues raised by tenants, particularly neighbour complaints.

Contacting Us



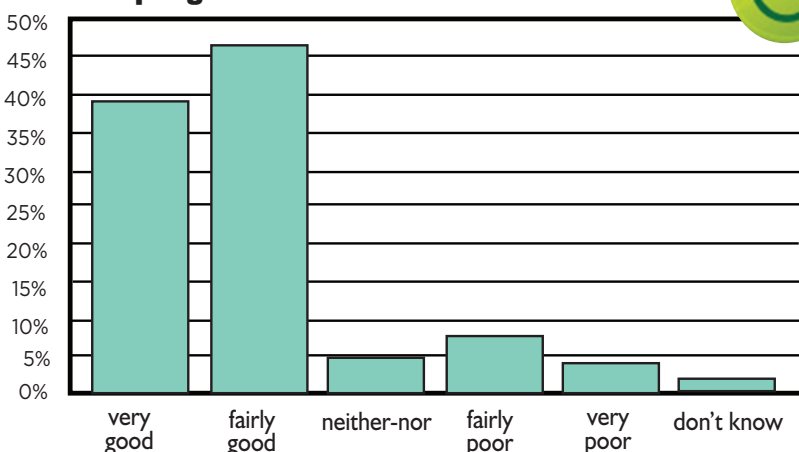
CONTACTING US

By far the largest reason for you contacting us is neighbour complaints, from low-level disagreements to serious anti-social behaviour.

WHAT WE'RE DOING

We plan to produce an information and advice leaflet later in the year to help you deal with neighbour problems.

Keeping Tenants Informed



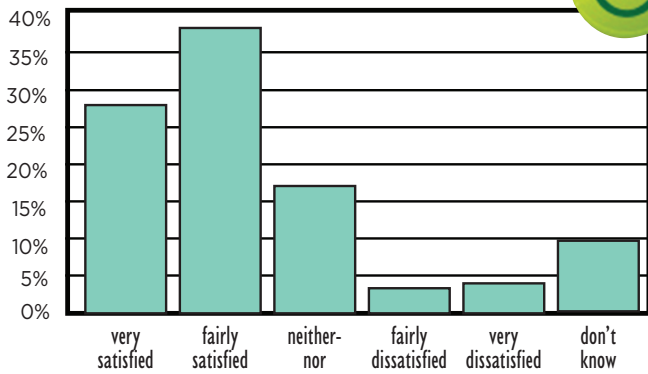
KEEPING TENANTS INFORMED

We like to think that we offer a wide range of information services, from our website and Facebook, to our newsletter and information leaflets. There is always room for improvement, and the survey has shown us where we need to improve.

WHAT WE'RE DOING

We will be adding to our selection of advice leaflets, and looking at expanding into new methods of keeping tenants up to date – watch this space!

Tenant Involvement



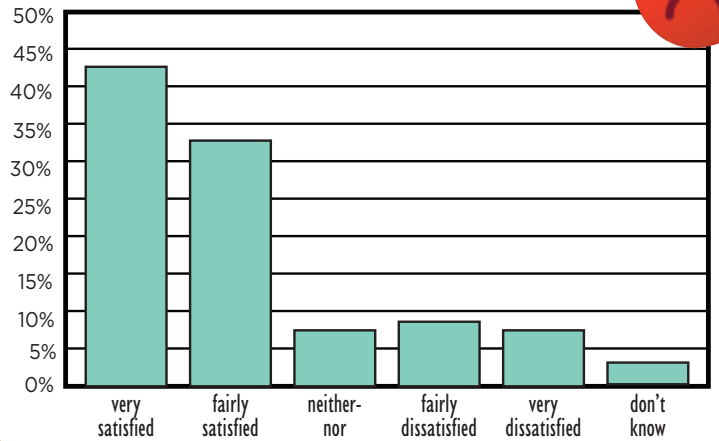
TENANT INVOLVEMENT

This is an area where we've done particularly well in the last few years, gaining TPAS accreditation. We have a much wider range of ways for people to get involved now, but are always interested in hearing new ideas.

WHAT WE'RE DOING

Tenant members of our Tenant Involvement Group (TIG) are training to become a scrutiny panel, and will be able to scrutinise any area of our work.

Repair Service



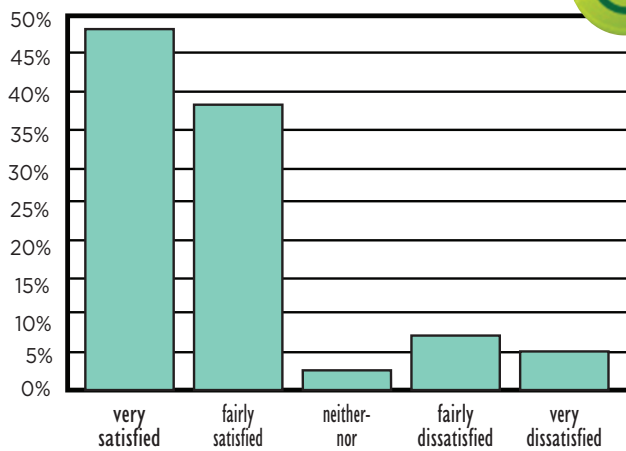
REPAIR SERVICE

Sadly, overall satisfaction with our repair service has dropped slightly, from 80% to 76%, despite many more of you saying the service has improved under R3 than said it had got worse, and overall satisfaction with the condition of your home increasing.

WHAT WE'RE DOING

We are working hard to identify why an improved service appears to have resulted in a drop in satisfaction. As well as R3, we also use other repair service contractors, and are checking through your feedback and complaints to identify and resolve issues.

Your Home



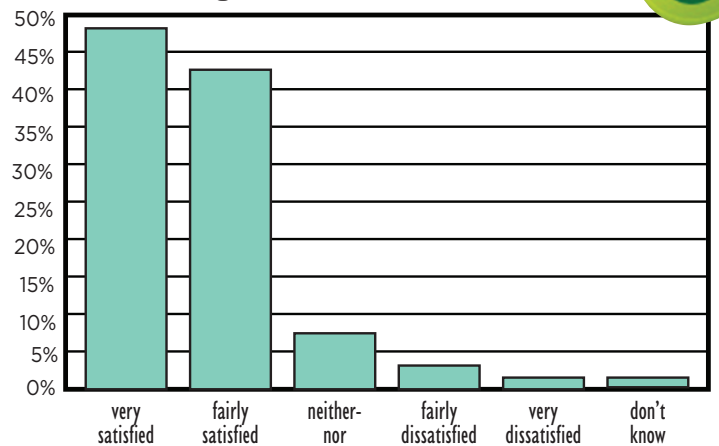
YOUR HOME

The number of you who are satisfied with your home has improved. As we had increased our maintenance budget since the last survey, it's good to see that it has resulted in increased satisfaction.

WHAT WE'RE DOING

We have an ongoing commitment to providing affordable good quality housing. We will not let a property which is below the Scottish Housing Quality Standard (SHQS), and all our properties have an energy efficiency rating at or above the national average.

Your Neighbourhood



YOUR NEIGHBOURHOOD

Most of you are satisfied with your neighbourhood. While there are a few of you dealing with more serious issues, according to the survey, our tenants are most concerned about dog fouling and car parking.

WHAT WE'RE DOING

We are continuing with our successful estate inspection program, and are working through the improvements that you have suggested. We work with East Lothian Council's Dog Warden, and work to educate tenants on cleaning up after their pets.