

talkback

winter '13

Advice for a healthy Christmas – a message from NHS24



People in East Lothian are being encouraged to prepare ahead for a healthy Christmas this year, as part of a national campaign.

NHS 24 is working with local NHS Boards to urge everyone, particularly older people and those looking after children, to plan ahead. By restocking their medicine cabinet, ordering necessary prescriptions in plenty of time and finding out the opening times of their local GP surgery during the

festive period, they can help make sure they are not caught out when many common ailments are circulating within communities.

GP practices across Scotland will be closed for two days at Christmas (December 25 to 26) and two days at New Year (January 1 and 2), although many doctors will be working through the holidays supporting out of hours services which can be accessed through NHS 24.

NHS 24 Medical Director Professor George Crooks said: “People can help themselves by taking a few simple precautions and being prepared for the coughs, colds and other common ailments that tend to affect many of us or those we care for at this time of year.

“During the rush for the Christmas shopping – don’t forget to stop by the medicine counter and pick up a few extras to see you through the winter season. Christmas is not far away so before we all get too busy, take a few minutes to look after your own health because it may prevent you and your family from becoming ill. For further winter health advice visit

www.nhsinform.co.uk or pick up a Be Ready for Winter booklet in your local GP surgery.”

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Festive Office Closure Dates

Our offices will be closed from **12.30pm on Christmas Eve until 9.00am on 3 January 2014.**

R3 will be available over the festive break with the exception of the 25th and 26th of December, and the 1st and 2nd of January. The emergency repair service will continue as normal. Please limit repair calls to urgent repairs and emergencies only during the festive period.





Be Prepared for Winter

As the days get shorter, it's time to start getting ready for winter. Be prepared for the cold weather by following our advice on avoiding frozen or burst pipes. Although last year was relatively mild, previous years saw some of you with frozen pipes, and unhappy to learn that frozen pipes are not treated as an emergency, particularly when staff and tradesmen are unable to get to work through the snow.

If your pipes do burst and your belongings are damaged, this is not covered by our buildings insurance – you should make sure you have home contents insurance.

If your pipes do freeze

- Turn off the water at the stop valve. If you do not know where your stop valve is call our Asset Management department on 01620 825032 now for advice
- Switch off any water heaters, eg: immersion heater
- Switch off the central heating. If you have a coal heating system, let the fire die down. Do not attempt to drain the boiler unless the fire has gone out
- Open all taps at sinks and baths
- If possible collect water in the bath for flushing the toilet and for washing

Avoiding burst pipes

There are a number of steps you can take to avoid burst pipes and to lessen the damage if they do happen:

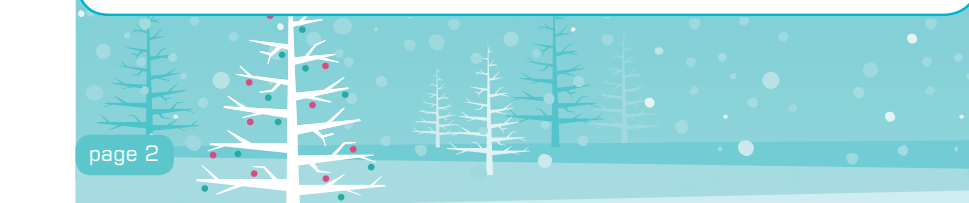
- Make sure that all water pipes are lagged/insulated. Please contact us if they are not
- Maintain the heat in your home at an even temperature and avoid peaks and troughs
- Allow heat to vent into the attic or roof space
- If leaving the house for any length of time, make sure that the system is drained down. We will turn off your water and drain down the system free of charge before you go on holiday – so please tell us if you are going away!

Christmas Priorities

We all want a happy Christmas, and the temptation to spend just a little more than we can afford to achieve that is strong. When it comes to budgeting for Christmas, please remember that your rent needs to be a priority so you can stay in your home for future Christmases!

Money Saving tips for Christmas:

- Instead of taking the car or bus, why not walk? This has the added benefit of getting you fit for the party season.
- Keep an eye out in newspapers and on-line for special deals, vouchers or discounts. There are a lot of discount finder websites out there – always shop around for the best discount.
- Sell your old stuff. Just before Christmas is an ideal time to sell things you no longer have a use for. Ebay or local Facebook sales sites are a great way to raise funds.
- Cut down on the number of presents you have to buy by suggesting a 'Secret Santa' gift exchange with your friends or work colleagues.
- If you collect supermarket loyalty points, check to see if they offer a 'cash in' value if you buy.
- Try not to impulse buy Christmas presents! Write out a Christmas list, work out how much you can afford to spend, and stick to it!



Snow Trouble?

Forecasts for this winter don't look good, and everyone should be prepared for the worst. If you have a path and/or driveway, make sure you have some way to clear snow – most of the larger supermarkets in the area stock snow shovels and salt.

Please be aware that it is East Lothian Council's responsibility to make sure roads are cleared of snow and grit bins are kept stocked, but they must prioritise which roads are attended to first.

If your home is on a quiet side street, it is likely that it will not be cleared of snow until routes to hospitals and schools, and roads on the bus routes have been dealt with. Because of this, if there is heavy snow, repair calls may be delayed. Although all R3 operatives have been issued with a shovel in order to clear snow if they're snowed in, in many cases it may be dangerous to drive, particularly on rural roads.

We can offer some services, depending on conditions and what's needed, but would have to charge for them.

Tenant Events

While attendance was low at our two tenant events in October, the tenants who attended really threw themselves into it. We got some great input, particularly at the second event in Musselburgh.

A presentation on Tenant Scrutiny was given by Lynda Johnstone from the Tenants Information Service (TIS), and Alan Kennedy from Knowledge Partnership gave an overview of the results of the 2013 Tenant Satisfaction Survey. After the presentations, tenants and staff discussed the findings from the survey, and areas for our Tenant Involvement Group's Scrutiny Panel to consider looking into.



Tenants and staff working together



Lynda Johnstone (TIS)

Rent Statements – Yes? No?

In the past we have sent annual rent statements out to every tenant at the end of the financial year. However, as tenants can view the last 12 months of their rent account at any time by logging into their on-line rent account, or requesting a print-off from their Housing Officer, we'd like to know if we really need to continue this service. Ending the service would be a big saving in staff time and stationery costs, but it's important to us that we know what tenants think about it.

Enclosed with this newsletter is a consultation card, asking your opinion on the rent statements. We would appreciate it if you would complete and return it, and we'll let you know what you've chosen in our next edition.

Rent Statement					
Society		East Lothian Housing Association		Area	
18-20 Market Street		Haddington		Assistant	
East Lothian		EH41 3JL		Scheme	
				Main Property	
				Second Property	
123456	Miss Angela Tenant		123 Elhella Street		
	Haddington		East Lothian		
	EH41 3XX				
Page No. 1					
Rent Details					
rent	256.40				
services	2.12				
services					
Total Rent	258.52				
Statement Message					
Period No.	Transaction Date	Rent Due	Payment Received	Adjustmen Allowance	—Carried Forward— Arrears Prepaid



Our New Arrears Officer, Julie Peat

While Housing Officer, Claire McMillan, is on maternity leave, Julie Peat has joined our Housing Department to work on rent arrears.

Julie has been seconded from our Finance Department, and will bring that financial know-how to the job.



**24 housing
awards 2013
WINNER**

Another Award Win!



Our online services have won another award – this time “Innovation of the Year” at this year’s 24 Housing Awards. Our online services make it possible for you to access all our services, from checking your rent account, to responding to consultations, to booking repairs, and more, 24 hours a day, 7 days a week.

The judges said that our services were a “stand out entry” and that the online repair service in particular was a blueprint for future service provision within the sector.

Our Chief Executive Martin Pollhammer said:

“It’s interesting to see where our work is starting to take us. This is another UK award for us, and given we’re not the biggest housing association in the world, it’s great for us to be recognised at this sort of level.”

We’d Like to Clear Up a Few Things...

Introduced in April 2013, referred to as under occupancy charge, spare room penalty or bedroom tax. Many myths, here’s a few:

The “Bedroom Tax” is a tax on spare bedrooms.

The “Bedroom Tax” is not a tax, it’s a deduction taken from Housing Benefit where a home is being under occupied, according to Government guidance.

No one will be evicted because of Bedroom Tax arrears.

Due to recent publicity about social landlords who have said they will not evict anyone whose arrears are solely due to the under occupancy charge, people can be forgiven for thinking this covers everyone. We will treat these cases in the same way we do all arrears in terms of our policy – we will provide advice and support, but payment is expected.

We have introduced an assistance scheme to help our tenants – for more information, see the article below.

The Bedroom Tax is an unjust tax and if we all refuse to pay it, the Government will have to back down!

Not paying us enough rent to cover your under occupancy deduction will not put any pressure on the Government. In fact, staying in a property where you have an under occupancy deduction actually saves the Government money. It is us who will be out of pocket if you don’t pay your deduction or move to a smaller property, and we may have to cut other services to cover the shortfall in income and increased arrears recovery and court costs.

You can’t do this to me – I need that bedroom. All you’re concerned about is your profits!

We are a small non-profit organisation. We are not part of the Council and we’re not Government-run. Our Management Committee is made up of unpaid volunteers. Every penny of your rent goes into the business of providing affordable social housing services to the people of East Lothian.

ELHA Assistance Scheme

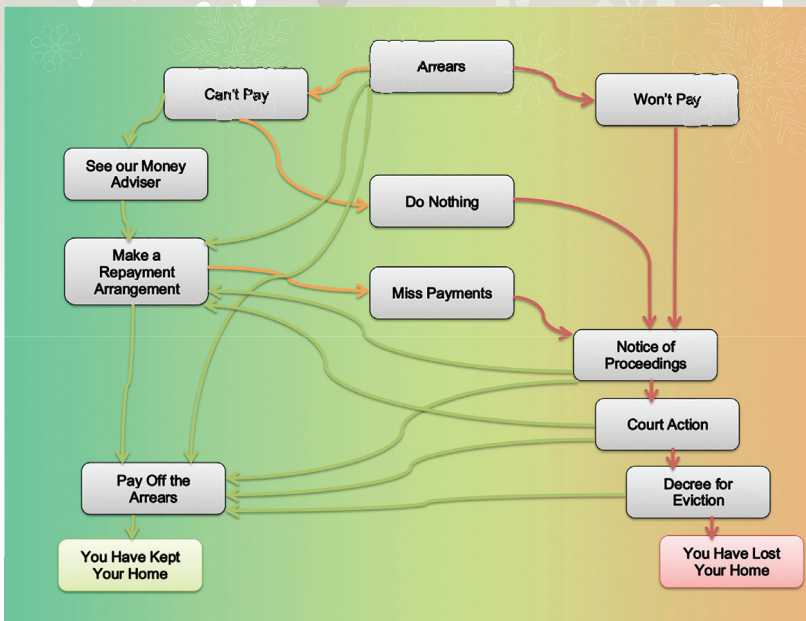
We offer an Assistance Scheme to help tenants who are affected by the under occupancy charges introduced in April 2013, commonly known as ‘Bedroom Tax’. In summary you may qualify if:

1. You wouldn’t be considered for a smaller property by us because our Allocation policy states that you need the size/type of property you live in,
- Or
2. Your gross household income is less than £75 per week after you have paid the under-occupancy charge,
- And
3. You have applied for and been refused a Discretionary Housing Payment, and
 4. You are actively looking for a smaller property (with the exception of No.1 above)

If you think you may qualify for the Assistance Scheme, please contact your Housing Officer by e-mailing info@elha.com or calling on 01620 825032.

Full details can be found on elha.com, or on request.

The Road to Eviction



Easier Ways to Pay Your Rent – Internet Banking

Why not pay on the internet direct to ELHA's bank account?

It's simple; just follow these easy steps to pay online:

Log onto your internet bank account and set up a regular standing order or one-off payment.

Information you will need:

ELHA sort code 83 22 25
Account number 00132073
Reference* 01234567*
Amount you want to pay: £123.45



* This number is your unique tenant reference, which you can find on your on-line tenant account, tenancy agreement or at the top of your last rent statement. If you can't find or don't know your tenant number, visit elha.com and click the Live Help button, e-mail us at enquiries@elha.com or call us on 01620 825032 and ask. It is very important you use the reference as your rent may not reach your rent account if we do not have this information.

Focus on – Your TIG Panel

The Tenant Involvement Group (TIG) isn't just about coming to meetings – if you've ever returned a comment card or consultation form, commented on Facebook, or joined your Housing Officer for an estate inspection, you are an Involved Tenant, and we thank you for it.

The TIG Panel go a step further – these dedicated tenants are now ready to start scrutinising the services you said are your top priorities in the tenant satisfaction survey earlier in the year. This scrutiny is entirely led by the tenants who decide which areas of our work they want to look at. As well as priorities from the satisfaction survey, ideas and suggestions were collected from the tenant events in October (see page 3), and work will soon start on the Panel's first Tenant Scrutiny Project – watch this space for their findings!

If you would like to find out more about opportunities to get involved, you can contact us by e-mail at info@elha.com, by phone on **01620 825032** or by visiting elha.com and clicking the Big Red Button.



Best Wishes, Marilyn

Our Care & Repair department said a fond farewell to Senior Care & Repair Officer, Marilyn Holden who is retiring at the end of the year.



If in Doubt, Call 101

Police Scotland are asking residents to keep an eye out for suspicious activity, as there have been a number of break ins in quiet rural locations across East Lothian and the Borders. If you notice a vehicle or person who seems out of place, please call 101 with a description of the suspicious activity and when and where you saw it.

Don't worry about wasting time – your call may be the one that makes the difference.

Discretionary Grants



East Lothian Council (ELC) has limited funds to help people in serious financial hardship. No one

East Lothian Council

has a statutory right to the grants – each case is judged individually, and the funds do not need to be paid back.

Discretionary Housing Payments (DHPs)

A DHP can be awarded to anyone who qualifies for Housing Benefit, but not enough to cover all their rent, and making up the shortfall will cause financial hardship. Tenants affected by the under occupancy charge may be eligible to apply for DHP, and the application form is available from ELC, or by contacting your Housing Officer.

A DHP is considered to be short-term help, and will not be paid indefinitely.

Crisis Grants

A Crisis Grant can cover essential living costs (food, heating, etc) where the applicant has no other source of income.

Community Care Grants

A Community Care Grant can be applied for to cover living essentials, eg: furniture, utility connection charges, etc. These can be very useful for people on a low income moving into their first tenancy.

For more information on these grants, you can visit the Welfare Reform pages on East Lothian Council's website www.eastlothian.gov.uk, contact your Housing Officer or our Money Advisor.

Children in Need

Children in Need is always a popular fundraising event for us, particularly since half the office donates cakes, and we can all stuff ourselves stupid for charity. This year, in addition to our usual shenanigans, we held a cupcake competition, judged by our own Paul Hollywood and Mary Berry, aka R3's Contract Manager Gordon Hay and Finance Assistant (retired) Irene Pears.

We raised almost £200 for Children in Need.



Pictured are Gordon "Hollywood" Hay, Receptionist Linda Reed with her winning cupcake, and Irene "Mary Berry" Pears.

Credit Unions, not Payday Loans

Payday loans – we've all heard the horror stories of someone taking out a small loan and then ending up thousands of pounds in debt. Payday loans are the last resort for people who have no other alternative, and should only ever be used for short term debts, when all other options have been exhausted and the borrower knows without a shadow of a doubt that they can make the repayments.

Joining a credit union can be the solution to coping with unexpected costs without having to take out an expensive payday loan. Members of a credit union do have to make the commitment to saving a small amount every month, but in return can receive a great many benefits, including low interest loans.

For example, the Capital Credit Union offers the Capital Swift Loan, designed for people who may be considering a payday loan.



Organisation	Capital Credit	Quick Quid	Kwik cash	Cash Lady	Wonga.com
Rep % APR	26.8%	1734%	2670%	2670%	5853%

Rates are correct as of 19/11/13 source <http://paydayloans.money.co.uk>

To find out more or enquire about joining Capital Credit Union visit www.capitalcreditunion.com or contact them on 0131 225 9901



HAPPY TO TRANSLATE

