

Money Advice



Many people need help with their finances at some time in their lives, for any number of reasons. It's far better to seek advice sooner rather than later. If you're having difficulty coping with bills, or if there's been a change in your household, work or benefits; our Money Adviser may be able to help. You don't have to be in debt – any tenant who would like money advice can use the service.

Our Money Adviser is not directly employed by ELHA as we provide our service in partnership with the Castle Rock Edinvar Financial Inclusion Service, and therefore can offer a wide range of information, support and advice.

Our service can help with:

Budgeting – designing a personal budget, which lists all your income and outgoings, and help you work out where you can make savings.

Benefits, including Universal Credit and Personal Independence Payment (PIP) – making sure you are receiving all the benefits you are entitled to, and that you don't have any unnecessary deductions from your benefits.

Debt repayment – explaining which debts should be given priority and why this is so important. We know talking to people about debts or money worries can be stressful: our Money Advisor can contact creditors on your behalf and negotiate affordable repayment plans.

Energy Advice – arranging for you to have your home checked to make sure you're not paying too much for your gas and electricity, and that you can make the most efficient use of your heating. Our Money Adviser can also help you understand your bills and apply for the Warm Home Discount.

Grants & loans – applying for one-off grants and loans which may be available from the Local Authority or charitable organisations.

Our Money Advisor has helped lots of our tenants already. There are no silly questions, and it's never too early or too late to ask for help.

If you'd like to see our Money Adviser, you can:

1. Visit **My Home** and click on the Money Advice button in your 'My Rent' box, or
2. Visit **elha.com** and fill in the self-referral form. You'll find it in the Tenancy Support section of the website, or
3. Scan the QR code below to go directly to the form, or



4. Contact your Housing Officer and ask them to refer you

E-mail: **info@elha.com**

Tel: **01620 825032**

Address:

18-20 Market Street,

Haddington,

East Lothian.

EH41 3JL



Our Contact Details

Through your My Home account:

<https://myhome.elha.com>

Website: www.elha.com

E-mail: enquiries@elha.com
(general enquiries)

By post or in person:

East Lothian Housing Association
18-20 Market Street
Haddington
East Lothian
EH41 3JL

Telephone: 01620 825032 (Main switchboard)
03000 999 247 (Repairline)

Fax: 01620 826596

SMS: 'elha' and then your message to 88222
(message charged at standard rates)

Office opening hours:

Monday, Wednesday & Thursday:
9am to 4.30pm

Tuesday: 10am to 4.30pm

Friday: 9am to 4pm

Live Help opening hours:

Monday, Wednesday & Thursday:
9.30am to 12 noon and
2pm to 4.30pm

Tuesday: 2pm to 4.30pm.

Friday: 9.30am to 12 noon and
2pm to 4pm

elha.com
east lothian housing association



18–20 Market Street, Haddington, East Lothian EH41 3JL

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W: elha.com E: enquiries@elha.com

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