



Rent Increase Consultation – Headline Results

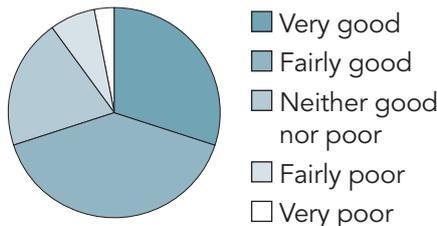
345 tenants took part in this year's Rent Increase Consultation. This consultation is always important, and as we'd already consulted on an inflation-only consultation as part of the 3 year deal agreed in 2021, we expected thing to go smoothly. But when the November Retail Price Index was revealed to be 7.1%, we felt we needed to revisit the inflation-only increase.

Fortunately, Captain Discount was prepared for a high inflation figure and had been looking at ways to mitigate it. There were several weeks of spreadsheet formulas, checking loan covenants, 30 year projections and all the other Finance wizardry that goes on behind the scenes, and then he sprang into action, drafting a new consultation. Instead of inflation-only, Captain Discount consulted on inflation minus 2%.

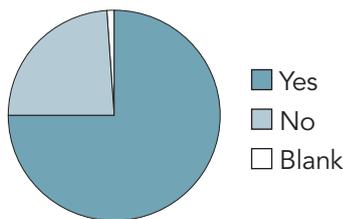
While no one likes a rent increase, we're glad so many tenants read through the consultation document and made an informed response. We're pleased that 75% of tenants agreed with our proposal, and our Management Committee has now approved this as our Rent increase for 2022.

The results:

Taking into account the accommodation and services ELHA provides, do you think that the rent for your home represents good or poor value for money?



Do you agree with our proposal of inflation minus 2% for the 2022 Rent Increase?



We will write to everyone later this month with details of their new rent from April.

To read a few samples of comments we got from tenants, see [The Good, The Bad and The Ugly](#) article on the next page.

Interlinked Smoke Alarms – Information for Sharing Owners



New legislation requiring every home in Scotland to have interlinked smoke alarms came into effect on 1 February. In 2019 the legislation was brought in following the Grenfell Tower fire but its implementation has been delayed due to the Coronavirus pandemic. The aim is to ensure everyone living in Scotland has the same level of protection whether they're a homeowner or tenant.

Sharing Owners are now required to have:

- One smoke detector in the living room or the most used room
- One smoke alarm in every hallway or landing
- One heat alarm in the kitchen

All smoke and heat alarms should be mounted on the ceiling and must be interlinked.

If you haven't already installed this equipment we can help, though it is up to you to pay for and install the alarms. Please contact R3 on **03000 999 247** who can provide you with a quote.

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The Good the Bad and the Ugly

Thank you to the 345 tenants (that's a 26% response rate) who responded to Captain Discount's 2022 Rent Increase Consultation. The results are now up on our consultation microsite: www.elha.com/consultations/rent-2022.

And as with previous years, here are a few of the comments we've had this year.

The Good

"It's a lovely flat that I rent from ELHA & if there are ever any issues then Repair & Respond come out fairly promptly to get things back in working order."

"Houses are beautiful and for the rent very worth it"

Our response: Thank you!

The Bad

"I do like my flat. I just feel that ELHA rents are a bit steep compared to similar ELC properties."

"When comparing to private landlords, then excellent, however when compared to ELC housing, then not so good."

Our response: We will always suffer in comparison to East Lothian Council rents – they are one of the cheapest social housing providers in Scotland. But other local Housing Associations have similar rents to ours, and it's not unusual for private lets to be more than

double or triple the rent of a similar Housing Association tenancy.

We do our best to give tenants the opportunity to reduce their rent, without reducing benefit entitlement through our Key Tenant Scheme. Even just going Bronze can make a difference – an extra £5 a month in the tenant's pocket, and reduced stationery and postage costs for us, and up to £300 a year Rent Discounts for our Platinum Key Tenants. We remain the only housing association in the UK offering Rent Discounts like these – so make sure you claim yours!

The Ugly

"Inflation is going to be at its highest ever for years, but wages aren't following suit. The maths doesn't add up. What was ELHA's profit margin last year that it need another rent increase?"

Our response: We are a non-profit organisation and a Registered Scottish Charity overseen by a Management Committee made up of unpaid volunteers. We do occasionally have a surplus when we don't spend all of a budget – for example, due to lockdown procedures, we didn't spend as much as expected on repairs in 2020/21, but that unspent money isn't profit. Those repairs which weren't carried out in 2020/21 still needed to be done, and that money was spent getting caught up when the lockdown was lifted in early 2021/22.

The rent goes up by inflation because our costs go up by

inflation. If we don't increase the rent, then we would have to cut services. And while cutting services might save money in the short term, it costs us more in the long term:

Say we cut the Tenancy Support budget – now there's no Money Adviser to help tenants access benefits and grants, so more tenants miss rent payments, more tenancies go to court and more tenancies fail. Now the reduction in income and increased costs are more than we'd cut from the budget, and everyone is worse off than before.

Or if we reduced the planned maintenance budget by 10% – now tenants have to wait an extra couple of years to get a new kitchen. Yes, we've saved money in the short term, but there's a lot of kitchens past their replacement date and they start to wear out. An old kitchen means an increase in the number of call outs to repair worn out fixtures and fittings. Not to mention that those kitchens will still need to be replaced in the future; the cost is still going to be there, only now there's an extra 2 years of repair calls to pay for.

We try our best to strike the right balance in all the financial decisions we have to take but there are lots of ways to influence our decisions making. Make sure your voice is heard – just click the Join In button in your My Home account to find out more.



New Build Update

We've had several requests for a new build update through the 'Suggest a Newsletter Article' button on elha.com and My Home, and it's a topic frequently raised on our Facebook page.

Unfortunately, for a number of reasons, pandemic included, there's not really anything to update. We do keep our New Developments page on elha.com up to date with news on projects once any building work is in progress, so please check in there regularly for updates or follow our Facebook page.

www.elha.com/new_developments

 www.facebook.com/eastlothianhousingassociation



Rising Energy Prices

With the news that the energy price cap is being removed from 1 April, we can expect gas and electricity prices to increase significantly. This will particularly affect people using payment meters, but is also likely to affect people who have never considered themselves to be in 'Fuel Poverty' before.

There is a silver lining for households on low incomes – many energy providers are setting aside support funds to offset these increases, the Scottish Government has guaranteed that £290m of funding will be used to reduce the impact of fuel prices, and many support agencies and charities around Scotland and the wider UK have funds available.

The best advice – so far – is NOT to enter into a "fixed" rate deal with your energy company, as you could see your bills increase dramatically. Unlike before, you are now advised to just stay on the standard variable tariff for energy costs, as that's the most economical option for people now. This means that you are "protected" by the energy price cap, and even though this is increasing, it's still the best option to keep energy costs down.

See the Help So Far article for more information on how our Money Adviser, Anne, has already helped tenants access fuel vouchers and other fuel funding support. Anne is here to help tenants access funding, grants and benefits, so if you have any concerns about your bills, please get in touch by using the 'Energy Advice' or 'Money Advice' tools in your My Home account, or contact your Housing Officer to arrange a chat with Anne.



Right to Repair and Alternative Contractors

The Right to Repair Scheme ensures that Housing Association tenants receive a good repair service for important repairs. Repairs which fall under Right to Repair must be completed within a set response time, and if we fail to meet this timescale, we must pay you compensation. You also have the right to use an alternative contractor to carry out the repair if we're unable to do it, and we will cover the costs (as long as the reason we were not able to complete the repair isn't because you were not home or refused access to your home when a repair operative arrived).

The alternative contractor for all repairs other than repairs to your gas systems is East Lothian Council. The alternative contractor for gas repairs is R3 Repairs Limited.

To find out more, please visit the Right to Repair page on elha.com.



Energy Vouchers Available!

We have recently accessed funding for vouchers to help tenants pay their fuel bills. If you are struggling to pay your bills, whether by standing order, direct debit, or you have a prepayment meter, and would like to know if you're eligible for a voucher, please get in touch with Anne.

To chat about this or to ask for advice on any other grants and assistance options available, pop into your My Home account and click on the Energy Advice button to leave a message for Anne, or you can e-mail info@elha.com or call us on **01620 825032**.

Help So Far

Good news from Anne – so far we have been able to help around 20 tenants receive a £50 grant towards their heating costs thanks to funding from Citizens Advice Scotland from their Fuel Poverty Fund. We've also helped out a further 4 tenants who have received £252 from the Scottish Winter fuel fund, with more help for tenants in the pipeline.



There are new funds opening up all the time, and there's also the £150 discount for people in Council Tax Bands A-D, but we don't have any details on these schemes yet, or how they will be applied. We'll update you when we know more.

There are also other sources for help available for tenants struggling with their fuel costs, and new ones are showing up all the time. To chat to Anne about your options, please use the 'Energy Advice' button in My Home, or call your Housing Officer on **01620 825032**.

Tips from Anne - Budgeting

What goes in a budget?

Start with these five steps, and remember that you need to be consistent with the timings; for example, don't mix up weekly spending with monthly income.

- Gather as much information about your regular income as possible, including wage slips, benefit statements, pensions, any board you receive from lodgers, and child maintenance. Remember that overtime, while handy, might not be a regular income
- Make a list of all your priority outgoings, such as rent, council tax, utilities (gas, electricity and telephone), hire purchases, and annual costs such as car tax, MOT and insurance
- Check your direct debits and standing orders by checking with your online or telephone banking service or popping into your bank. Are there any that you can cancel, to save money?
- Get an idea of your essential expenditure by checking your recent bank statements to see how often you're spending and what you're buying. Don't forget extras that might not be recorded on a bank statement such as haircuts, or milk and newspaper deliveries. Again, is there anything you can stop spending money on?
- Write down your non-priority outgoings – the loan and store card repayments, and the credit card bills. In essence, any repayments based on a credit agreement

How do I stick to a budget?

This is the hard bit – how do you keep filling it in, day after day? It depends on you, and how strong your will is. Try different methods to find out which one works for you. Are you motivated more by earning rewards or avoiding penalties?

However you go about compiling it, you have to ensure your budget is always an accurate picture of your personal finances.

- Remember to get paper receipts whenever you take money out of a cash machine or the bank and record these in your budget as soon as possible
- Keep every receipt from the shops and put them somewhere where you can't avoid them, until you update your budget sheet
- If you buy something online try to record it in your budget straightaway. Online budget tools are especially handy for this
- If any repayment rises or falls, keep a physical reminder of the change until you've changed it in the budget
- Keep your budget sheet where you can see it and where it forces you to add to it. For example, if you're using an online tool put your budget as your browser.



Planned Maintenance 2022-23

Please note that this Planned Maintenance Calendar is subject to change - external work is weather-dependent and some maintenance may be postponed if the current fixtures and fittings are in good condition. Supply chain issues and pandemic restrictions may also have an impact on start dates.

The main projects scheduled for the coming financial year are as follows:

Potters Path, Tranent - Work to repair the damage caused by recent storms to the roofs and solar panels are now on site

Bankfoot, Prestonpans - We expect the replacement windows to be delivered in early June when contact will be made with the tenants to arrange fitting dates in late June to July

Tyne Park, Pencaitland - Measuring for windows has now been completed. When we have a delivery date from the manufacturers, we will contact the tenants to agree dates for fitting the windows

Salt Preston Place, Prestonpans - Measuring for windows has now been completed. When we have a delivery date from the manufacturers, we will contact the tenants to agree dates for fitting the windows

Clarks Buildings & Oxenford Buildings, Ormiston - We are currently fitting kitchens. We plan to have these completed by early April

Coalgate Avenue, Tranent - We will be starting the external painting of the houses in April. Our contractor will contact individual tenants to arrange for any access that they need.

Grange Area, Prestonpans - A further six houses in Grange Crescent East, West and South Grange Avenue, Prestonpans will be reroofed in the summer of 2022. We are waiting on the roof tiles being delivered before we can confirm dates. The earliest delivery date expected is in early June

Kirkbrae, Garvald - We will be starting on site replacing bathrooms during April

The Planned Maintenance Calendar is also available on elha.com.



Information for the Parents of Teenagers

My son turns 16 next month, he is staying at school, can he apply for any benefits?

Depending on your household income your son can apply for an Educational Maintenance Allowance gives financial support to eligible 16-to-19-year olds who want to continue in non-advanced education. EMA is a weekly payment of £30, paid every 2 weeks in arrears.

If you meet the eligibility criteria you need to apply directly to your school or college.

Will I be able to still claim benefits for my daughter that has started part time work whilst she is at school?

Yes, whilst your daughter remains at school you will continue to receive your full benefits entitlement.

What age will child benefit stop, that is the only benefit I receive?

Child benefit can be paid whilst your child is in full time non advanced education. Child Benefit stops automatically on 31 August after your child's 16th birthday. Child Benefit can continue for a child under 20 years old if they stay in 'approved' further education or training. If your child stays in 'approved' education Child Benefit can continue to be paid, you will have to let HMRC know they are continuing in education.

What is non-advanced education, approved education or training?

Non-advanced education and training courses and Further Education that your child studies in school or at college.

These are SCQF level 6 and below including:

- Standard Grades
- National 5
- Highers
- Advanced National Certificates
- SVQs up to level 3
- Ordinary National Diplomas
- Advanced Highers
- Modern Apprenticeships that do not form part of a contract of employment

The school or college can tell you if a course is non-advanced if you are not sure.

My daughter is unsure what she wants to do, she never got the results required for her college course, she is 17 and about to leave school. Can I claim anything for her whilst she decides what to next?

You can apply for a Child Benefit Extension Period for 16 and 17 year olds which means you can keep child benefit and any other benefits for up to 20 weeks longer or until

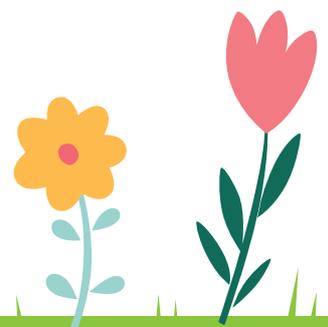
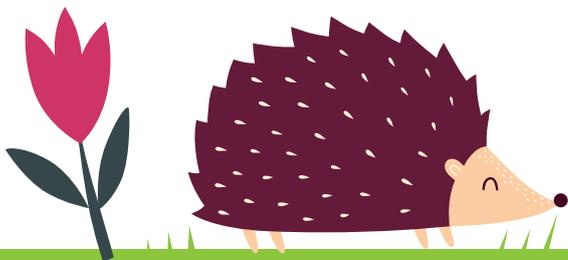


your daughter turns 18, whichever comes first. To get the extension your child must not be working more than 23 hours a week and be within 3 months of her leaving training or education. She would also have to register for employment or training with a careers service.

To find your local careers service office you can call the Skills Development Scotland Helpline: 0800 917 8000.

Will I lose my single persons Council Tax discount now my son is 18 and starting college full time?

Your son will be exempt from Council Tax whilst he is a full-time student, the Council may ask for confirmation from the college that he is studying at.





Homes for Ukraine

Thousands of people have registered their interest in the UK Government's Homes for Ukraine Scheme which allows people to take in refugees fleeing the war.

Anyone registering through the government scheme must be able to offer a spare room or whole residence for at least six months, though they should probably be prepared to offer the room for longer. Applicants will be vetted, as will Ukrainian nationals and each household receiving a refugee will be offered £350 a month, tax-free. Hosts will not be expected to provide food and living expenses, but may wish to do so.

If you are thinking about hosting a Ukraine family please remember that you need our permission to take in lodgers. You should fill in a lodger application form which you can find in your My Home account, or you can contact us and we can send a paper form out to you.

We would contact you to discuss the request and we don't normally refuse permission to take in a lodger, but there are times when we may have to do this, for example, if moving people into your home would lead to overcrowding, or if your tenancy was at risk because you are in breach of your agreement.

If you want to know more about taking in a lodger before applying, please contact us at info@elha.com or by calling us on **01620 825032**.

We stand with Ukraine ...and with our tenants

The events in Ukraine are heartbreaking for all of us to watch. We may be asked to help with housing for refugees in the coming weeks and months, but in the short term, we have made sure that we are not using any Russian made products, either within ELHA, or through our maintenance company, R3. We have checked with all our suppliers and made sure we will not receive any goods forwards.

We are waiting for more details about the Homes for Ukraine scheme to be released and we will do our best to support any tenants who want to take in refugees through this scheme. Our main concern will simply be to ensure none of our homes are overcrowded because of this. If you are considering applying to this scheme, please let us know, so we can discuss any tenancy related issues with you.

We recognise too that fuel and energy costs, which were already rising, are going to rise further, as well as the cost of lots of other day to day necessities. We are joining with others in our sector to make the case for increases to welfare benefits to help those on the lowest incomes who will be affected most by these rising prices. But whilst governments take decisions about how to react, our Money and Home Energy Advice service is here to help today. Between 1 April and 31 December 2021, this service has helped tenants gain £117,710 in benefits, grants, home energy awards and more, and the gains for tenants over the last five years stands at just under £2 million. Currently, we are supporting tenants to access various funds to help them with fuel bills and rent arrears that have accrued due to Coronavirus, and this month alone we have secured approximately £15,000 for our tenants.

We are working hard to keep rents low. Our increase this year is 2% below inflation. More importantly, we remain unique in the UK in offering monthly Rent Discounts of up to £25 a month, £300 a year, through our Key Tenant Scheme – discounts that anyone receiving Universal Credit or Housing Benefit can also keep. If you are not already claiming your Rent Discounts, this is a quick and simple way to reduce your household bills. Our Help Me! service is available if you need any help with claiming your Rent Discounts – just contact us and let us know what help you need or look for more information at elha.com.

We know the next few months are going to be difficult. We will do what we can to help Ukraine, and our staff have already made donations to help support the relief efforts. But we also know we have a job to do closer to home as well, one that we can have more direct influence over. Please talk to us if you are having financial problems, we can help in all sorts of different ways, and our services are completely confidential. We just want to help, in any way we can.



HAPPY TO TRANSLATE

