# talkoack elha.com est lothian housing association

## Did You Know...

One of our Platinum tenants spotted that her total Key Tenant Rent Discounts didn't seem to add up, and sure enough, the total was only counting back to January 2020 (the first Key Tenant Rent Discounts were given on the rent for May 2017). So we had the system updated to show all Rent Discounts, and what



do you know – any tenant who has been Platinum right from the start has now received over £1,000 in discounts!

And now that I have the attention of the Platinum tenants – during Lockdown when only emergency repairs were being carried out, the requirement for Platinum Key Tenants to complete repair surveys was temporarily switched off. This has now been switched back on. To check if you have outstanding surveys, pop into your **My Home** account, click on the Repair History button in 'My House', and look for any red comment icons. If you have one (or more than one), just click on each icon to open the form and give us your feedback.







# How To Get A Quick(er) Answer

If you telephone us with an enquiry about anything to do with your house, which is not a repair, e.g. the new Legionella checks we need to do, some planned maintenance you have coming up, or just a general enquiry about the condition of your home, please choose option 1 (ELHA tenants), and then 2 (other maintenance). As we still have many staff working from home, we're not able to transfer calls if you end up with the wrong department or talking to a member of staff who doesn't know the answer to your enquiry and will need to arrange for someone to call you back.

If you can, please use the Contact Us form in your **My Home** account for enquiries. Not only does this send us an e-mail alert, it also means your enquiry is logged on the system, helping us to identify any frequently asked questions we might want to answer in future editions of e-Talk and Talkback.



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### **Estate Complaints**

During the year we received a higher than normal volume of complaints, mostly about the condition of gardens and communal areas, and about the level of service our new stair cleaning contractor is providing.

Most of our Housing staff are still working from home, but they are carrying out essential visits, and we have increased our presence out on the estates. We always aim to resolve issues which are reported to us, but this has taken a little longer than normal, thank you for bearing with us.

Please know that if you report an issue, we make a record of it and will investigate the problem, but some of these matters may take time to resolve. For example, if you report that your neighbour has an overgrown garden, we will take the matter seriously and will try to work with them to get the garden tidied, but this is not always as easy as it sounds and can take us weeks or months to sort out. Similarly, if rubbish or items have been dumped in communal areas, staff will first contact tenants to try to find out who has done this before arranging the items to be lifted. Otherwise this means charging the costs of this work to everyone living in the stair rather than charging the person who actually did it.



#### Halogen Bulbs

If you're not already aware, halogen bulbs are now illegal to sell in the UK. You can still use any halogen bulbs you have in your home – there's no need to rush out and replace them with LEDs.

If you do have lightbulbs on your shopping list, you should know that LEDs use less power, saving you up to £3 per year per bulb, which can add up to a lot over a whole house.



#### Scam Alert

One of our tenants let us know that someone had called him claiming to be from his landlord (us) and told him that for a payment of £15, he could get

his repairs dealt with as a priority. Fortunately, he didn't fall for it.

Our repairs are carried out according to our priority system – if

you have an emergency, we aim to have made it safe within two hours, but if you have a routine repair, the target to get it completed is 10 working days. It can sometimes take longer if we need to order a special part (and we are experiencing some issues with availability of materials like everyone else at the moment), or if the repair is more complicated than expected, but our average time to complete routine repairs is usually between 5 to 8 working days.

But we would never ask for any payment from our tenants when we are responsible for a repair, and we don't operate a queue jumping system either! Please let us know if anyone contacts you pretending to be from ELHA when they are not.

For more information, visit

Performance 365 to see our
performance on repairs and many
other areas of our business you
may be interested in.

#### www.performance365.elha.com

If you've been targeted by fraudsters, you can report this through the Action Fraud website:

www.actionfraud.police.uk or by calling 0300 123 2040

# ActionFraud National Fraud & Cyber Crime Reporting Centre actionfraud.police.uk

## Get a LIFT onto the Property Ladder

The LIFT (Low-cost Initiative for First-Time Buyers) scheme helps first-time buyers, and other priority groups including our current tenants, get onto the property ladder with Scottish Government support.

"If it wasn't for LIFT, I would not have been able to purchase a property as I found it difficult to save a large amount of money for a deposit. I'm so grateful for LIFT and would definitely recommend it to others."

- Tracy, LIFT scheme buyer

The Scottish Government contributes between 10% and 40% towards the property price and gets the same percentage back when it is sold. Alternatively, buyers can increase their share if they wish to at any point in future.

You can purchase any size of property as long as you meet the financial criteria and the property is large enough to avoid overcrowding. To be eligible, properties must be:

- Advertised for sale publicly e.g. on a website, and
- Priced within the maximum price threshold for the area

Visit www.linkhousing.org.uk/lifttenants for a full list of maximum price thresholds.

#### LIFT example:

A couple with a household income of £38,000 per annum and savings of £3,000 bought a two-bedroom property in Edinburgh with the help of LIFT.

Property price: £155,000

Buyer contribution (deposit plus mortgage): £95,000

Scottish Government contribution: £60,000

In this example, the Scottish Government contributes 39% of the price and will get the same percentage back when the property is sold, unless the buyer decides to increase their share.



In addition to first-time buyers, LIFT is open to:

- Social renters
- People with a disability who can demonstrate a housing need
- Members of the armed forces and veterans who have left within the past two years
- Widows, widowers and other partners of those who have lost their life while serving in the armed forces within the last two years
- People aged over 60 who can demonstrate a housing need (not required to take a mortgage)

For more information, visit **www. linkhousing.org.uk/lift-tenants** or text 'LIFT' to 66777.

Eligibility criteria apply. Always seek independent financial advice.



That's another ELHA tenant helped to get online with Connecting Scotland! One of our Housing Officers, James, helped to get our tenant a new Chromebook and internet access.

During the pandemic, digital communication has become the normal

way to keep in contact with everyone - family, work, medical professionals, shopping, and so much more, but this can mean that anyone who isn't online yet has felt isolated and out of touch with the world. Connecting Scotland has funding to get people online by removing some of the barriers to digital inclusion, and we can help.

If you would like to learn more about whether or not this scheme is right for you, please get in touch with your Housing Officer by calling on **01620 825032**.

A lot of our staff are still working from home, so if your Housing Officer isn't available, please leave a message saying that you would like to know more about Connecting Scotland, and someone will get back in touch.



#### Legionella Risk Assessments

Over the next few months we will be carrying out Legionella risk assessments on our properties. Legionella is the name given to a bacteria that can sometimes be present in water systems, and can cause chest infections. While we test all our empty homes for Legionella and provide an information leaflet on how to ensure your home is safe, we're now required to take a more active role in making sure tenants are protected.

These risk assessments are quite straightforward, and when you are contacted about the assessment, it is very important that you allow access to your home.

For more information about Legionella, you can read our **Preventing Legionella** information leaflet online, or request a printed copy by calling our office on **01620 825032**.





## **Our 2021 Annual General Meeting**

We held our 34th Annual General Meeting on 30 September, which despite being virtual again this year was well attended by members. Two new Management Committee members were appointed, Katrina Hamilton and Pamela Macleod, along with the re-appointment of four existing members, Ian Atkinson, Peter Ewart, Alan Forsyth and Brian Logan.

#### Feedback from one of our tenant members:

"Everyone at ELHA should be congratulated for the way in which everything has been kept going so smoothly in very difficult circumstances."

We very much hope to return to a normal AGM next year, and if you are not a member already and would like to attend, life membership costs just £1! If you'd like to know more about becoming a member, there is information in elha.com's Join In section, or we can send out an information leaflet with an application form – just give us a ring on 01620 825032.



# The end of the £20 UC Uplift

If you are concerned about the end of the uplift scheme and a drop in your UC payments, our Money & Home Energy Adviser, Anne, has appointments available to help you go through your finances, help with budgeting, etc. You don't need to be in rent arrears or any other kind of debt to ask for help, just pop into your My Home account, click on the Money Advice button and let Anne know what you'd like advice on or give us a call on 01620 825032.

## www.myhome.elha.com/page/money-advice

All information you share with Anne is confidential, and each year she helps ELHA tenants claim benefits, access grants and get better deals on energy suppliers to the tune of almost half a million pounds!

(£443,922.69 in 2019/20 and £473,144.76 in 2020/21)





The Scottish Welfare Fund team delivers Self-Isolation Support Grants (SISG) on behalf of the Scottish Government for the residents of East Lothian.

It will provide workers with the financial support they need to meet their basic needs during the 10 day period in which they are unable to work. These payments are designed to help ensure people who have tested positive for Coronavirus, and their close contacts, self-isolate for the required period to stop the onward spread of the virus. It is not available pending a test result but it is designed to encourage individuals who are eligible for this payment to get tested quickly if they have symptoms.

#### You may be eligible for a £500 payment if you meet the following criteria:

- have been required to self-isolate by Test and Protect Scotland; or
- have been notified by the Protect Scotland app (or equivalent app) to selfisolate; or
- are the identified appropriate parent or primary carer of a child under 16 who has been required to self-isolate; or
- are the identified appropriate carer of a person over 16 who has been required to self-isolate.

#### In addition, you must meet the following criteria:

- make an application within 28 days of the day that you are required to self-isolate
- are employed or self-employed and unable to work from home
- will face reduced earnings as a result of self-isolating
- in receipt of at least one of the following benefits:

**Universal Credit** 

**Working Tax Credit** 

Income based Employment and Support allowance

Income based Job seekers allowance

Income support

**Housing Benefit** 

**Pension Credit** 

**Means-tested Council Tax Reduction** 

Or are an individual who earns less than the £1,543.75 gross per month or your household income is such that it falls within the agreed definition of 'low income' for your household type.

Supporting evidence will be required.



#### 2021 Assurance Statement

Our 2021 Assurance Statement is has been submitted to the Scottish Housing Regulator and is available for tenants to download. www.elha.com/assurance-statement

#### **Dunbar Basics Bank**

The Dunbar Basics Bank has restarted their services. Everyone receiving support will receive a timed slot for picking up groceries, and refreshments will be available for people picking up food.

If you would like to be referred, please contact your Housing Officer, or our Money & Home Energy Adviser, Anne.



#### The Spark

The Spark provides counselling and mental health support services for individuals, couples, families, children and young people in Scotland. This includes a free and confidential helpline on **0808 802 2088**. They also provide free parenting resources on their website.

For more information, to read through their tips and advice, or download one of their free leaflets, visit The Spark's website:

www.thespark.org.uk



# Update on getting the Warm Home Discount

Getting £140 discount off your electricity bill, or £140 credit to your prepayment meter, is not widely advertised, so you may not have heard of it. We find that many householders who are eligible for this discount have no idea it exists.

The Warm Home Discount is a UK
Government scheme regulated by Ofgem,
where participating electricity suppliers
offer a £140 rebate on your electricity bill,
or £140 credit to your prepayment meter.
To be eligible, you should either be in
receipt of the Guarantee Credit element
of Pension Credit, or on a low income.
If you qualify, the money will be paid into your
electricity account by 31 March each year that you apply.

The discount will not affect your Cold Weather Payment or Winter Fuel Payment.

#### Some things to be aware of -

- Many people forget that even if you do qualify and you had the discount last year, you still need to reapply every year.
- The Warm Home Discount schemes are only open for applications for a short period of time each year and can close at short notice. Schemes start to open from late summer, but a few are open now or opening soon, so best to act quickly. The fastest way to find out if you qualify is to contact your electricity supplier directly and ask them. They may be able to help you apply or direct you to a simple online form to fill in.
- If you miss the deadline with your current electricity supplier, you can will switch to another supplier whose scheme is still open.

#### Here are some key questions to ask any new supplier before you switch:

- Does the new electricity supplier offer the scheme?
- Is the window still open for new applications with the new supplier?
- Do you qualify with the new electricity supplier?
- Does the new supplier require that you have been their customer for a set period of time, or from a certain date, before you can access the discount scheme?

Be aware, while some supplier tariffs may be much cheaper than others, they may not offer the discount. Likewise, some who offer the discount have higher electricity tariffs.

Check that you will not be worse off on higher tariffs, even though you may get the discount from the new supplier.







