

talkback

WINTER 2018

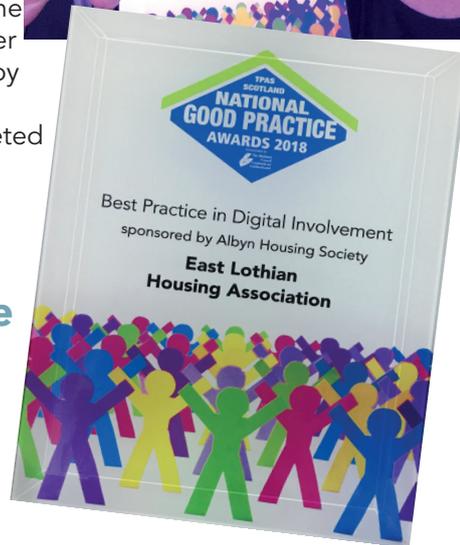


We Won!

Our Key Tenant Scheme won the Tenant Participation Advisory Service (TPAS) Good Practice Award for Digital Inclusion. TIG-Panel member, Alan Boyd, and Customer Information Officer, Mary Hargreaves, collected the award at the TPAS Annual Conference in Aviemore in November.

The Key Tenant Scheme has increased the number of tenants responding to digital surveys by a huge percentage – the number of rent increase consultation returns increased by almost 100% after the scheme was launched, the number of TIG-Web members increased by almost 400% and the number of repair satisfaction surveys completed in My Home increased by over 1,000%!

So thank you to all the tenants who use our digital services – without you, we would not have won this award.



Festive Season Closure Dates

We will be closed from 4pm on Friday 21 December 2018, and reopen at 9am on Thursday 3 January 2019. R3 will be available for emergency repairs over the festive period.

If you have a repair that really can't wait until we re-open, phone the usual number:

03000 999 247



Your Suggestions

Wow – you sent us a lot of suggestions for the newsletter during October; thank you, and please do keep them coming! If you don't see your suggestion in this edition, that doesn't mean we didn't like it – some are scheduled for a later edition, and some we really need to look at in depth first.

A lot of your suggestions were to include more information about energy efficiency, so we have given over a whole page – see page 3 for our Energy Special.



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Help to Save Scheme

Help to Save is a type of savings account. If you are entitled to Working Tax Credit or if you are receiving Universal Credit you may be able to join the scheme and get a bonus of 50p for every £1 you save over 4 years.

Help to Save is backed by the government so all savings in the scheme are secure.

You get bonuses at the end of the second and fourth years. They're based on how much you've saved. You can pay money into your Help to Save account by debit card, standing order or bank transfer. You do not have to pay money in every calendar month. You can pay in as many times as you like, but the most you can pay in each calendar month is £50.

You can find more information and apply to join the scheme on the Help to Save website:

www.gov.uk/get-help-savings-low-income



UC Universal Credit

Annual Review

Once you have been on Universal Credit for 12 months with no changes, you will be given a 'To Do' checklist in your journal to confirm your details. You MUST complete this checklist by the date given to you, or your UC will be cancelled and you will have to reapply from scratch.

If you need help confirming your details, you can contact our Money Adviser, Anne, by e-mailing info@elha.com or calling us on 01620 825032. East Lothian Council also provides a Welfare Rights Team, which can be contacted by calling 0131 653 5230, and there are drop in welfare rights clinics at your local library.



UC Universal Credit

Review Reminder

If you are on UC, at some point in the next year you will be asked by the DWP to confirm that your circumstances have not changed. This will appear as a 'To Do' task in your UC journal.

Although the DWP have told us about this, to make sure that we notify tenants and have support in place to help, they have not told us when these reviews will take place. Please remember to check your UC journal regularly.

How Your Rent is Set

Our rents come in two types – Large Scale Voluntary Transfer (LSVT) rents which were originally set by Scottish Homes, and until recently had a contracted annual RPI + 1% increase each year, and Own Build rents, which use a point system to determine the original rent, and then an annual rent increase each year. Mortgage to Rent properties also use this system to determine rent.

When we bought the LSVT properties the price we paid was calculated on the assumption that the rents would increase by RPI + 1% every year and, because the amount we could borrow and afford to pay back was calculated on the rent increasing above inflation every year, we had little freedom to vary this. The LSVT contract was set aside (i.e both parties agreed that apart from some important warranties it would no longer apply) in 2012 giving us freedom to decide our own rent increase. However, we still need to ensure we have enough income to pay the loan charges, along with the costs of managing and maintaining our homes.

Why your rent may be higher than the average

If you live in an older building, your home is almost certainly larger than a new build home. A typical 3 bedroom home built in the 1950s is an average of 95 square metres, but a new build from the 2000s is likely to be less than 90 square metres. This doesn't always mean that the older homes have higher rent, as new builds are more likely to have additional features which attract additional rent points, e.g. a second bathroom or downstairs toilet, or an energy saving heating system.

Why your rent is higher than a Council tenant in a similar type of home

Council rents are not set in the same way as Housing Association rents. East Lothian Council has been able to keep its rents extremely low – at one point they were the second lowest Social Housing rents in Scotland.

ELC has been increasing its rents by 5% each year for the last few years, but as they were starting from a much lower point, their rents are still considerably lower than the Scottish average. For example, the Scottish average for a 1 bedroom property is £73.33 per week, while ELC have an average of £62.75 per week.

Look out for your rent consultation letter in January when we will be letting you know about our proposals for the April 2019 rent increase.



Energy Special

Cold Weather Payments

You may be eligible for Cold Weather Payments if you're getting:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit

If you are eligible, you'll get a payment if the average temperature in your area is recorded as zero degrees celsius or below for 7 consecutive days. You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March.

In most cases, if you are eligible, you do not have to apply for the payment – it will be applied automatically. However, if you think you should have received a discount and haven't, please contact your Job Centre.

For more information, you can read about cold weather payments on the DWP website:
<https://coldweatherpayments.dwp.gov.uk>



PV Panels and Winter

A common myth is that PV panels do not work during winter, but the cold temperatures actually improve their efficiency. Snow now can also reflect light and help improve PV performance. While the shorter winter days will mean that there will only be a few hours of power production per day, winter will only stop solar production if the panels are covered with snow – something that doesn't happen often in Scotland, thanks to our breezy climate.

Remember that as the daylight hours shorten, if you have your heating and hot water systems set up to take advantage of the sun, you may have to change your timers. It may also be worthwhile checking your electricity tariff for times when power is cheaper during the dark hours of the day.



Make the Most of Underfloor Heating

If you have underfloor heating (usually paired with a ground source heating system in our properties), it can take some getting used to.

Keep your heating switched on

It may sound wasteful, but it's far more efficient to have the heating on low for most of the day, than to have it on high for a few hours in the evening. Underfloor heating can take several hours and a lot of electricity to go from stone cold to your preferred temperature; while keeping your home at a stable temperature throughout the whole day uses less energy.

Timing is everything

Heating up your hot water tank will take priority over your underfloor heating, so think about the best time for this to happen, e.g. does your electricity tariff have times of day when the power is cheaper? Or do you have PV panels which can take advantage of free solar power during the day.

To carpet or not to carpet?

It's a common misconception that you can't have carpets with underfloor heating. Carpets are just fine, as long as the carpet and any underlay have a thermal resistance value of no more than 2 tog.

Power Down Plugs

The Energy Saving Trust suggests that the average household spends between £50 - £86 each year on electricity for appliances on standby mode. If you have a lot of appliances which spend the night (or day) on stand-by, and/or have plugs in awkward spots, it might be worth buying power-down plugs. These plugs use a remote control to switch off the power for things which would normally be on standby, for example, TVs and game consoles.





Fire Hazard



Hope for the Best, Prepare for the Worst!

Fire Safety

We're sure you're as tired of hearing it as we are of saying it, but you must not store anything in the communal stair. If a fire happens and the stair is full of smoke you might fall over them.



And for anyone who thinks that because a pushchair must meet fire safety regulations so it is not a fire hazard – **the picture below is from a fire in a communal stair in London where several tenants had to be hospitalised for smoke inhalation.**



If we see things in communal stairs that shouldn't be there, we'll put a label on them asking the owner to remove them. If they're not removed we'll take them away to store and you will have to arrange to pick them up – but first you will have to pay the cost of removal.

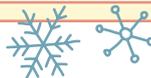
If the worst happened and you had a fire, flood or other disaster how would you replace your belongings? While we have buildings insurance to make repairs to your home, we are not responsible for your furniture, the decoration or any of your personal belongings. That's why we recommend that all of our tenants take out home contents insurance, and we can provide information on insurance providers who specialise in insurance for Housing Association tenants.

For more information, please contact us by e-mailing enquiries@elha.com, calling on **01620 825032**, or visiting elha.com and clicking on the **Live Help** button.



Candles

There's nothing like the smell of a winter spice scented candle to get you in the Christmas spirit, but if you're planning to indulge in the other type of Christmas spirit, please blow out your candles first. Naked flames, gift wrap and alcohol are not a good combination.





What Exactly is TIG-Web?

If you are one of our potential Platinum Key Tenants (You pay your rent in full by Direct Debit every month, you manage your tenancy through My Home, you're paper-free, you're always in for repair appointments, and you get on well with neighbours), you may have had a phone call inviting you to apply for an upgrade to get a Platinum Key Tenant discount off your rent. Something which seems to be barrier to some tenants becoming Platinum Key Tenants is that they're not sure what the TIG-Web is, and what they would need to do.

If you sign up for TIG-Web, you're agreeing to complete any online consultations or surveys we e-mail to you. For example, the rent increase consultation which goes out in January every year, and any repair satisfaction surveys after you've had work done to your home (this includes things like gas servicing).

And that's it. **No meetings, no phone calls, no tenant conferences. Not much for an extra £10 off your rent each month, is it?**

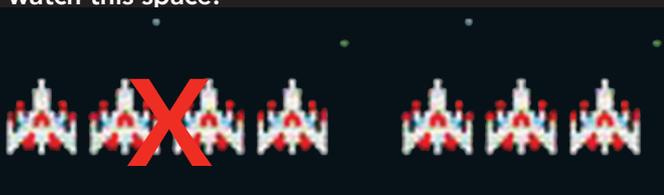
If you want to join TIG-Web, all you have to do is slide the TIG-Web button to yes in the 'My Ideas & Opinions' box of your My Home account. If you're already paper free and pay your rent by monthly Direct Debit, joining TIG-Web will unlock your Platinum Key Tenant application form. Then just complete the simple application to start claiming your discounts.



How Did We Do? Your Comments

Thank you to everyone who left feedback on this year's How We're Doing booklet.

A recurring theme was that everyone thinks the booklet is a good way to get our performance information to tenants, but this year there were a few negative comments about the design – mainly focussed around the readability of the text. We have taken these comments on board, and already have plans for a more user-friendly format for future reporting – watch this space!



No One Ever Died of Embarrassment



50% of us will experience cancer at some point in our lives. While there isn't screening available for every type of cancer, if you are invited to take part in cancer screening it is very important that you attend.

The NHS runs cervical cancer screening for women over 25, breast cancer screening for women over 50 and bowel cancer screening for everyone over 50. Screening can detect cancer before you experience any symptoms, and cancers caught at this early stage are far more likely to be successfully treated.



What's the Poop? How we're dealing with your (many) complaints about pigeons.

Since we started installing solar PV panels on our properties, a number of you have complained that pigeons like to nest under them. Pigeons are attracted to the heat build-up under the panels which provides a comfortable nesting area. This can mean bird mess building up around the panels and clogging up the roof guttering.

All new PV panel installations now get anti-bird netting installed as standard, and we are retrofitting this netting on previously installed panels. We can only do this for a few months of the year, as it is illegal to disturb nests with eggs or fledglings. For the next few months we will be working through a large number of properties with PV panels.

If you have a problem with birds nesting and/or roosting under your PV panels, please contact us by e-mailing maintenance@elha.com or calling **01620 825032** and choosing option 2 '**any other maintenance issue**' on the phone system.



Winter is Coming - Are You Ready?

Winter has been unreliable for the last few years – the largest snowfall in recent years was in March 2018, which was technically spring! Be prepared for the cold weather whenever it shows up, and make sure that you avoid frozen or burst pipes this winter.

We will not normally treat frozen pipes as an emergency, particularly in snowy weather when staff and tradesmen might be snowed in themselves.

Avoiding frozen pipes

You can avoid frozen pipes and lessen the damage if they do happen:

- Make sure that all your water pipes are lagged/insulated. If they are not, please book a Property Officer inspection through **My Home**, or give us a call on **01620 825032** and choose option 2 '**any other maintenance issue**' on the phone system
- Try to keep the heat in your home at an even temperature rather than turning the heat on and off
- Allow heat to vent into the attic or roof space
- If you're going away for a few days, make sure that your 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, and give us a few days notice!

If your pipes do freeze

- Turn off the water at the stop valve. If you do not know where your stop valve is, the information should be in your **My Property** documents, or you can call our Asset Management team on **01620 825032** option 2 for advice
- Switch off any water heaters, e.g. 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



Welcome, Stacey

New to our Finance Department, Stacey Duncan comes to us from Scottish Widows, and is our new part-time Finance Officer.



Be a Cold Weather Friend

Cold weather can be especially dangerous for older people or people with serious illnesses, so if you have an elderly or ill neighbour, please check in on them if you can. Something as simple as offering to pick up a few things from the shops, or clearing the snow from a path can make a huge difference to someone who may be struggling with the cold weather.



Prize Draw Winners

Congratulations to Mrs Jardine, Mr & Mrs Fallen and Ms Cryle, who have each won £50 in the Repair Satisfaction Survey Prize Draw. We draw one lucky winner every month, so make sure you remember to click through to leave your feedback when you get a repair survey e-mail (or send back your completed survey forms if you're not paper-free yet).

