



Festive Opening Times

You can use your **My Home** account 24/7 across Christmas and New Year, and **These Homes** (our digital lettings service) continues to operate 24/7 as normal too, but our **Head Office and telephone services will be closed from 12.30pm on Wednesday 24 December 2025 until 9.00am on Monday 5 January 2026.**

If you have an emergency during this time, please call our usual office number, **01620 825032**, which will give you information on what to do next.

Our maintenance company, R3, will be operating over the festive period and dealing with any emergency repairs. For appointment availability for routine repairs, please book through your My Home account, appointments can't be made by telephone until we open again in the New Year.

Merry Christmas from all at ELHA!!



Winter Road Maintenance

While we don't own any roads (even if we own all the homes on a street, the roads are still adopted by East Lothian Council), we want to make sure our tenants know what to expect when it comes to winter road maintenance.

East Lothian Council has a handy Winter Maintenance section in the Roads & Transport area on their website, which gives you information on planning for adverse conditions, provision of grit & snow clearing services, priority tables (e.g. when there is snowfall, major routes to hospitals, fire stations and ambulance depots have priority).

www.eastlothian.gov.uk/info/210566/roads_and_transport/12354/winter_maintenance/2

Please remember that if you are snowed in, it is very likely that everyone else is too, and while clearing your street may be very important for you, it may not be a priority area.



Bin Collections over the Festive Period



East Lothian Council's bin and waste collection service schedule is usually affected during the festive period.

If your normal collection falls at Christmas and New Year, the Council have provided alternative dates for your waste and recycling to be collected:

No collection

Thursday 25 December
Friday 26 December
Thursday 1 January
Friday 2 January

Alternate date

Saturday 27 December
Sunday 28 December
Saturday 3 January
Sunday 4 January

Please make sure your bins and boxes are on the kerbside by **6am** on collection day (unless you receive the assisted collections service) and returned to your garden or binstore once emptied.

IN THIS ISSUE OF TALKBACK

Money & Home Energy Advice from Andrew.....	2
Money Advice Case Study.....	2
Good Neighbours.....	3
Pension Age Winter Heating Payment.....	3
Christmas Shopping Savings with Housing Perks!.....	4
Smart Online Shopping with Housing Perks.....	4
Hogmanay with Housing Perks.....	4
Community Alarm Service.....	4

Our 2025 Annual General Meeting.....	5
Getting the Best from Rent Collector – Notifications.....	6
Emailing Us?.....	6
Worried About Winter Costs?.....	6
Adaptations to your Home.....	7
Get Ready for Winter.....	7
Getting the Best from Rent Collector – Connections.....	8
Annual Return on the Charter – Comparison Tool.....	8



Money & Home Energy Advice from Andrew



Our Money and Home Energy Adviser, Andrew Collinge, has been with us since early 2024 and is becoming a well known face around our communities. Andrew has worked with people about to move into their first ever independent home, to tenants who have been with us since their homes were built many years ago.

Andrew is really keen to bust the myth that money and home energy advice is about dealing with debts. Debt is one aspect that Andrew can support with, but the service is about so much more. Andrew helps people to check that they are receiving all the benefits they are entitled to (because many people aren't!) and can assist with new applications and supporting people to challenge decisions that they feel aren't right. He can also provide support with many other areas including helping with grant applications, Council Tax issues, dealing with energy suppliers, energy efficiency measures and assisting with budgeting.

Though our Money and Home Energy Advice service was just getting off the ground during 2024/25, Andrew

received 225 referrals for assistance, helped 113 tenants in rent arrears and, overall, helped our tenants to be better off by a whopping £237,635.64. For the first six months of this year, the total gains for our tenants stood at a fantastic £136,835.40.

Please contact Andrew either by completing the Money Advice form in your My Home account, emailing enquiries@elha.com or telephoning 01620 825032 if you think that there is anything he may be able to help you with. Andrew's service is completely confidential, and he is always happy to have an initial chat about your circumstances, and can also arrange to come to see you or meet in our office.

Please read the case study below which gives an example of the type of support that Andrew can provide.



Money Advice Case Study

- Maximising Benefits for a Family with a Disabled Child



One of our tenants, Mrs A, contacted Andrew for help with the family's benefits including a Child Disability Payment (CDP) review form for her daughter.

Andrew visited Mrs A and checked her full income and benefits. She was receiving benefits, but Andrew noticed that the Severely Disabled Child addition of £495.87 each month was missing from the Universal Credit (UC) award, and she was not claiming Council Tax Reduction.

The CDP started on 6 August 2022, so Andrew helped Mrs A to add a note to her UC journal and ask that a Severely Disabled Child addition be added to the claim from the date of award in 2022. Andrew also helped our tenant to complete the CDP review form and submit a new claim for a reduction in her Council Tax.

Later, our tenant contacted Andrew and told him that the DWP were going to add a Disabled Child addition to her Universal Credit award, and that a Mandatory Reconsideration may be needed to backdate the award to 2022. Andrew explained that this award was wrong, and a Severely Disabled Child addition should be added to the claim instead of a Disabled Child addition. Andrew asked Mrs A to add a note to her UC journal stating this and to contact him again if she needed help with the Mandatory Reconsideration.

The tenant then contacted Andrew and said that the Severely Disabled Child addition of £487.58 per month had been added to her UC claim, and she had been awarded a backdated payment of £14,092.40.

Mrs A also let Andrew know that she had been awarded a Council Tax Reduction of £20.25 a week and that their daughter had been awarded CDP Lower Rate Mobility of £29.20 a week.

Andrew discussed the CDP award with Mrs A who thought that due to the severity of her daughter's illness, her daughter should have been awarded CDP Higher Rate Mobility of £77.05 a week. Andrew helped the tenant ask for a Re-determination of the decision.

Shortly afterwards, Mrs A got in touch to say that her child had been awarded the CDP Higher Rate Mobility of £77.05 a week, and she had received a backdated payment of £1,086.88. Andrew checked the awards and agreed that all benefits now seemed to be in place.

Following the advice provided to Mrs A, she and her daughter received backdated benefits of £15,179.28, an increase in yearly benefit entitlement of £11,010.04, and a total financial gain of £26,189.32.

Andrew's help made sure that the family were receiving all the benefits they were entitled to, significantly improving their financial position, meaning the family could better meet the needs of a severely disabled child.





Good Neighbours

Our Tenant Involvement Group (TIG) were overwhelmed by the response to their request to nominate neighbours who make their communities a better place to live in, helping to celebrate the 'Good Neighbours' theme for Scottish Housing Day this year. We received over 70 nominations, with a few people having more than one great neighbour to tell us about, and a number of tenants being nominated by more than one neighbour.

It was an absolute delight for all of us involved to read about the lovely acts of kindness that go on in our neighbourhoods every day, from helping out when a neighbour is ill, to giving lifts, and helping to water vegetables.

The themes that really stuck out for us were kindness and friendliness, with many people appreciating how welcoming their neighbours had been when they moved in or had challenging times.

The TIG had a difficult time selecting winners, and we're really grateful to them for doing this. The winners will all receive a little surprise before the Christmas break, and we'll be back with more details on the winners in the next e-News.

Thank you to everyone who took the time to share what makes their neighbours special.

Pension Age Winter Heating Payment



Social Security Scotland

Tèarainteachd Shòisealta Alba

What is Pension Age Winter Heating Payment?

Pension Age Winter Heating Payment is a benefit for adults of State Pension age or over who live in Scotland. It's paid once a year to help with energy bills in winter.

Who can get a Pension Age Winter Heating Payment?

You can get a Pension Age Winter Heating Payment if you live in Scotland, and you are pension age or over on any day in the qualifying week. The qualifying week for 2025 was from 15 to 21 September.

Who cannot get a Pension Age Winter Heating Payment?

You will not be able to get a Pension Age Winter Heating Payment if throughout the qualifying week you:

- Had been in hospital getting free treatment for over a year and were in hospital during the qualifying week
- Were in prison for the whole of the qualifying week
- Had been living in a care home for the qualifying week, at least 12 weeks prior



How much is Pension Age Winter Heating Payment?

The amount of Pension Age Winter Heating Payment you get will depend on your age, the age of anyone else eligible that you live with, and both of your circumstances - for example, if either of you gets certain benefits.

You'll get a payment of between £101.70 and £305.10.

If your income is over £35,000, you'll need to pay your Pension Age Winter Heating Payment back. This will be collected by HMRC.

How will I be paid a Pension Age Winter Heating Payment?

Payments are made from November 2025 and continue throughout the winter. It will be paid directly into the bank or building society account where you are normally paid your State Pension or Social Security Scotland benefits.

If you haven't been paid a Pension Age Winter Heating Payment by 31 January 2026 and think you are entitled to one, you should contact Social Security Scotland by telephoning them on 0800 182 2222.

Pension Age Winter Heating Payment and other benefits

A Pension Age Winter Heating Payment does not affect any other benefits you may be entitled to.





Christmas Shopping Savings with Housing Perks!

Don't forget to check Housing Perks before doing any Christmas Shopping.

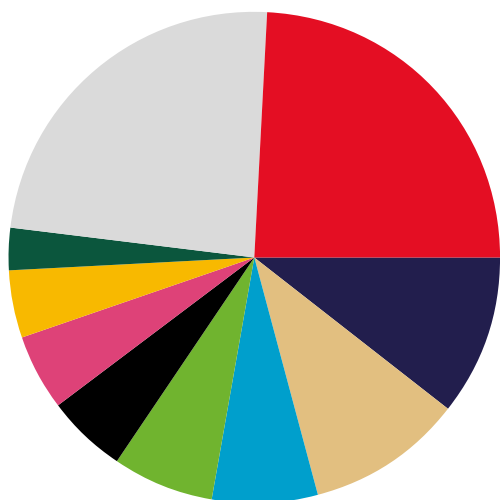
- **5% off on Boots Online for those 3 for 2 gift sets**
- **16% off on Swarovski for some festive sparkle**
- **7% off Book Tokens, Not On The High Street gifts, Hobbycraft kits and more**



Plus all the usual discounts on supermarket vouchers to give your Christmas Dinner and Hogmanay a bit more bang for your buck!

Remember, Housing Perks Discounts are on top of all other discounts, savings, multi-buy offers and loyalty points. It's an extra discount on top of your final purchase price, so make sure you combine all your offers together then pay with Housing Perks!

So far, tenants using Housing Perks have saved almost £3,800 (an average of 4.7% on all purchases), at a range of retailers:



24.4% Tesco	6.9% Primark
10.2% Amazon	5.1% M&S
10.5% ALDI	5% Morrisons
6.7% ASDA	2.8% TK Maxx
4.1% Greggs	24.4% Others



Smart Online Shopping with



The Housing Perks app can be a real helping hand when it comes to saving money. If you do comparison shopping, remember that most of the vouchers available through Housing Perks can also be used for online shopping. So don't forget to check your extra Housing Perks savings on top of your final price, and choose the retailer that offers you the most.

For example: Mr A has been shopping around for a new cordless drill. He's found the one he wants, which is available through Amazon and Screwfix for around the same price. He checks Housing Perks and sees that while he can get a 1.5% discount with Amazon vouchers, he gets a 5% discount with Screwfix vouchers, plus free postage so he doesn't need to travel to his nearest shop!

www.elha.com/page/housing-perks

4% Off Hogmanay?

Just a wee reminder that you can get 3 to 7% off shopping vouchers for the main supermarkets when you buy them through Housing Perks.

So, whether you're having a quiet Hogmanay with a sausage roll and a cup of tea, or reviving the tradition of first footing with all your neighbours, make sure to take advantage of discounted vouchers.



Community Alarm Service

On 1 December 2025, we switched off the analogue Community Alarm systems in our amenity homes and stopped charging for this service, the costs which were being collected through Service Charges.

We worked closely with East Lothian Council to ensure that all our tenants transferring to digital dispersed alarms had one fitted before that cut-off date and our staff worked hard over recent months to ensure all pull chords were removed and all interlinked smoke detectors worked independently to ensure homes were compliant with safety legislation.

Many of the tenants we spoke to told us that they did not want or need an alarm meaning that they will see a significant reduction in the overall rent that they pay to us each month, but if you have changed your mind and feel you do still need an alarm please get in touch with us on 01620 825032 or contact East Lothian Council on 01875 824309.

As digital alarms are wireless and can be installed in any of our homes, anyone can now apply for one. If you feel that you may benefit from having a digital alarm, please visit the East Lothian Council website for more information:

www.eastlothian.gov.uk/info/210581/disability_support/11905/community_alarm_and_telecare_service

Our 2025 Annual General Meeting

Our AGM was held on Thursday 25 September 2025 at The Maitlandfield Hotel, Haddington. This was our first digital AGM with the introduction of a new AGM website making the administration for Members and staff alike much easier. As ever, there was a good turnout.

Our Director of Finance & Corporate Services, Gary Alison, was pleased to report that the Association has had another positive financial year, with high levels of investment in our homes. Gary reported that we had spent over £4m on maintenance and improvement during the year which included the replacement of 58 new bathrooms, 20 new heating systems, 150 new kitchens, and windows replaced in 15 homes.

Our Chair, Brian Logan, reflected that this has been another very busy year, streamlining our approach to Governance by replacing the Management Committee with a new more strategic ELHA Board. He highlighted that one of the most significant challenges has been getting our rents right during this Cost of Living crisis, and to trying to offset the increase, we had partnered with Housing Perks who offer discounts to tenants of social landlords on everyday purchases – an important new benefit of the Key Tenant Scheme.

Brian also advised that we have developed our first 'AI powered tenant service' which produces transcripts of telephone calls and saves them as a summary in My Home accounts within a few minutes of the call ending; that we are close to completing contracts for 80 new homes which should be on site in 2025/26, and that the highlight of the year was R3's record pre-tax profit. Finally, Brian reported that the position with Care & Repair remains a challenge. Fortunately, we were able to secure funding for the core service for another year, but funding was lost for the Small Repairs Service. This meant that unfortunately two posts had to go, and the service was closed.

Brian gave thanks to Shirley Evans on her retirement from the ELHA Board, noting that she had been a member for around 16 years. The Association has benefited greatly from Shirley's extensive knowledge on legal matters and Housing management issues, and sincere thanks were extended for her valuable support and commitment over the years.

Brian also announced that it was also time to say a final goodbye to Peter Hayman, who was stepping down as an independent member of the R3 Board, having retired from the Management Committee (now Board) in September 2023. This farewell was particularly poignant as Peter is the last governing body member who was also one of our founding members. As a thanks, Peter was presented with a copy of the framed photograph and citation which hangs in the 'Hayman Room' at our Head Office, which was proudly named after Peter, following his retirement from our Management Committee.

Following the AGM, a new member, Andrew Philip, joined the ELHA Board. Andrew brings financial management experience gained across a wide range of sectors, as well as an involvement in local community groups and organisations.



If you're interested in becoming a member of ELHA, and attending our next AGM, or joining our Management Committee, please get in touch.

You can fill in a 'join in' form in your **My Home** account, or you can request a copy of the 'Becoming a Member' leaflet and application form by e-mailing us at enquiries@elha.com, or calling on **01620 825032** and selecting '3' from the phone menu.

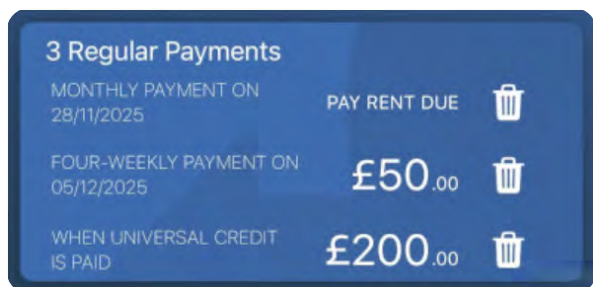
**Lifetime membership
only costs £1.00!**

Getting the Best from Rent Collector - Notifications

Since the launch of Rent Collector, we've kept things rather quiet, but now that more than half of our tenants have downloaded the App, it's time to publish regular articles on how to make the most of it. Over the next few months, we'll be updating you on everything from setting up reminders, using EZPAY, customising your App, and how to open a Digital Support Case if something goes wrong.

- **Set up your preferred payment notification dates**
- **One of the great things about Rent Collector is that it puts you in complete control of your payments:**

Want to pay £50 every Friday when you get paid, £200 when your UC is paid to you, and any remaining rent due on the 28th of each month? Not a problem – set up a 4 weekly £50 notification for Fridays, a £200 notification that's triggered by your UC payment hitting your bank account, and a monthly notification to pay 'rent due' on the 28th.



- **Changed jobs and need to change your payments from the 15th of the month to the 1st? Easy, just delete your old notification by tapping the bin icon next to the old notification and set up a new one.**

These notifications feed through into our Rent Management System, so you don't even need to notify us if your payment frequency changes – Rent Collector will let us know, and you'll only be flagged up on the system if you miss a scheduled payment.

(Be aware that if you don't have any notifications set up, the system will assume that you pay your rent in full on the 1st of the month and will flag your account for investigation if your account isn't clear by the 3rd of the month).



Emailing Us?

Just a wee reminder that if you're sending us an email, to please use the **enquiries@elha.com** email address. We've recently found that some tenants have been trying to email us at a no reply mailbox, so we've not received the messages.

If we've sent you a letter or a newsletter by email, please check the email address if you want to reply to it, and if it's anything other than **enquiries@elha.com** (or **rentcollector@elha.com** for Rent Collector enquiries), you will need to change it.

While some of our information does come from the enquiries@elha.com email address, quite a lot is sent from other sources, and those other sources are typically no reply mailboxes. For example: **noreply@elha.com** or **CustomerServices@elha.com**.



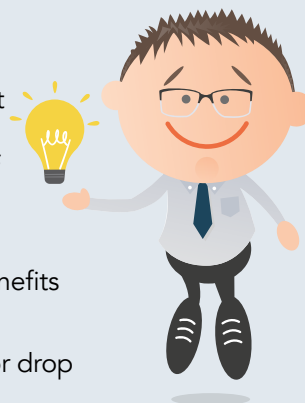
Worried About Winter Costs?

If you're worried about increased energy costs this winter or would like some advice about budgeting for the Festive Season, our Money & Home Energy Adviser, Andrew, is here to help. You don't have to be in debt to access Andrew's services – any tenant, regardless of their circumstances, can get in touch.

Andrew's service is confidential, and he can help with everything from organising your household budget, making sure your home is energy efficient to helping you apply for benefits you may not realise you're entitled to.

If you'd like to chat to Andrew, you can fill in the short form in your My Home account or drop us an email at **enquiries@elha.com** asking to be put in touch.

www.elha.com/page/energy-advice



Adaptations to your Home

Does your home need to be adapted to help you to remain living independently in it? If so, we may be able to help.

An adaptation is a permanent change made to your home to make life easier for you and to help meet your needs.

We have two types of adaptations:

- **Minor adaptations:** for example lever taps, small ramps, grab rails
- **Major adaptations:** such as level access showers, wet rooms, door widening, kitchen adjustments.

Before we can carry out an adaptation, an Occupational Therapist will need to carry out an assessment and will best advise us of the adaptations you need. We will carry out a joint visit with the Occupational Therapist to discuss your housing options too, as there are some circumstances when we may not be able to carry out an adaptation, for example, we will not usually install a wet floor shower in an upstairs bathroom of a family home.

You do not normally have to pay for adaptations as we usually receive grant funding from the Scottish Government for them each year.

This funding is often quite limited so there are times when we must hold a waiting list until funds become available. We currently still have funding available this financial year, so if you think you need an adaptation, now is the time to apply.

Please telephone **0300 3690 680** (Request for Assistance) to arrange for an Occupational Therapist Assessment.

If you are or have been in touch with East Lothian Council to request an adaptation assessment, please also let us know and we will see if we can help speed this along – although we cannot promise this. Unfortunately, if we do not spend our allocated grant funding by the end of the year we may need to return it to the Scottish Government.



Get Ready for Winter

Be prepared for the cold weather whenever it shows up, and make sure that you avoid frozen or burst pipes this winter. It's always a good idea to have a small portable heater in your home for emergencies, in case you suffer a heating system breakdown. We will attend to breakdowns as soon as possible but if it happens in the middle of a winter storm, you might have to wait longer than normal.

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**
- 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 and are leaving the property empty for more than 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 plenty of 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 in My Home, or you can call our Asset Management team on **01620 825032**)
- 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




Getting the Best from Rent Collector – Connections

Did you know that Rent Collector is your own personal window into other services? When you first log in, the App links through into your My Home account, and you can then link it to your bank. It also can be linked to the DWP for quick access to your Universal Credit journal.

These links don't mean that My Home can see your bank and UC details – it can see who you bank with and any payment you've made to your rent account, but everything else that displays in the bank section of the App is for your eyes only, and none of this data is ever stored. Plus, it will only show the link to the UC journal if we know you receive Universal Credit.

You can even lock your Rent Collector App to your fingerprint or Face ID for extra security if your phone has those features so only you have access to it – just go to the three dots menu and click settings to turn it on.

Privacy

Require biometric unlock 

Your data now has extra security because you have to unlock your device to use Rent Collector

Rent Collector, My Home and Repayment Agreements

Rent Collector will look at your rent charge, any Rent Discounts you're entitled to, any payments you've already made, and any other charges or agreements on your account, and calculate a 'Rent Due' figure for the month. This means you always know how much you have left to pay and if you need to make a repayment agreement you can do that too, there's no need to contact us, just tap the house icon to go to your My Home account, then go to the Rent Agreements section in My Home (it's in the My Account box) and set up a new agreement there.

It's easy to move between Rent Collector and My Home – just tap the My Home icon in the top right of the screen to access your My Home Account.

Keep your Bank Account connected

All banks require users to re-authenticate Open Banking connections every 90 days. You will receive automatic reminders from Rent Collector to do this, and if you don't re-authenticate your bank connection, the bank will close your connection and you'll have to reconnect it. You may also lose some services, including Rent Collector's ability to remind you when a payment is due. So please don't ignore these e-mails if you get them – just open Rent Collector and with a couple of clicks you'll be done.



Rent Collector can also connect to your UC Journal

If you receive Universal Credit, either paid to yourself or paid directly to us, you should have a UC icon next to your My Home icon and the 3 dots menu.

Tapping that takes you to log into your UC journal.



Annual Return on the Charter – Comparison Tool

The 2025 Annual Return on the Charter (ARC), where social landlords report to the Scottish Housing Regulator (SHR) about our performance have published the 2025 figures. This allows anyone to compare our performance against other social landlords, and the Scottish average. Compared to similar sized Housing Associations and the Scottish Average, we're performing extremely well, but don't take our word for it, take a look yourself!



Scottish Housing Regulator

www.housingregulator.gov.scot/landlord-performance/landlords/east-lothian-housing-association-ltd/

