talkback

SUMMER 2026

elha.com
east lothian housing association

Housing Perks – Not Just For Shops

HOUSING PERKS

Over 2,000 Housing Perks vouchers have been bought, saving tenants £5,600 since we joined the scheme. That's an average saving of around £2.80 on every voucher. We know that our tenants are mostly using Housing Perks to get discounts on their supermarket trips, but there's more than just discounts on food and clothes. Let's take a little trip…

Mr & Mrs A love a bargain and have been saving up to treat themselves, and now they're having an overnight break away from it all. They take an Uber (3% off) from their AirBnB (4% off) to see a movie at Cineworld (10% off). On their way home, they stop off at Wagamama (9% off). The next day they pick up a Starbucks coffee (11% off) on the way to doing some sightseeing with a Virgin Experience (18% off). They then round off the day at All Bar One (8% off).

How could you make your leisure budget stretch a little further with your discounts?

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 we were 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 Repair page on elha.com:

www.elha.com/page/right-to-repair

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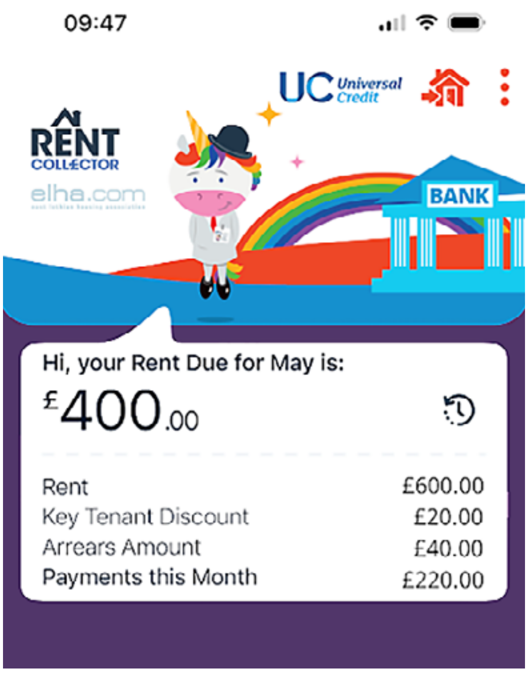
Rent Collector – What Do These Numbers Mean

So, you have Rent Collector, and your Rent Due tells you what you need to pay each month, but what do the numbers that make up your Rent Due amount actually mean?

Rent Due – this is the big one at the top of the screen. That is how much you have left to pay in the current month (including any Universal Credit or Housing Benefit that might be paid directly to us – this will only show once it has been received by us). If the number is £0, you have paid all you need to this month – put your feet up and come back next month!

If you have arrears or other debts and you don't have a repayment agreement in place, the Rent Due will be the total balance of everything you owe us. If you can't afford that in one go, just pop into My Home to set up a repayment agreement (click the house logo in the top right to go straight there), or contact us to discuss your options. Your Rent Due will then automatically adjust to show you what is left to pay this month, including your new repayment agreement amount.



Rent Due is calculated using the information below:

Rent – *this is the full monthly rent for your home, without any service charges applied or Key Tenant Scheme Rent Discounts subtracted*

Key Tenant Discount – *this shows if you successfully met the requirements for a Rent Discount off your current month's rent, and how much this month's Rent Discount was (if it is zero, find out how to qualify for a Rent Discount of up to £30.00 next month on our Key Tenant Scheme page)*

Charges – *this will only show if you pay a service charge, for example, stair cleaning or a communal area lighting charge*

Arrears – *this will only show if you are in arrears, and don't have a repayment agreement in place, and will show you the full amount due*

Arrears Amount – *this only shows if you have made an agreement to pay off your arrears (for example, if you have a £500 arrear and have agreed to pay £40 towards it each month, Rent Collector will only show you the £40 due this month)*

Other Debt – *this will only show if you have any Sundry Account Charges, for example for a Chargeable Repair or a Benefit Overpayment, and you have not made a repayment agreement to pay it off (if you have made an agreement, that is included in the Arrears Amount figure above)*

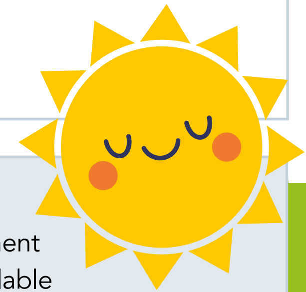
Credit – *this will only show if your account was in credit before the start of the current month, and will be deducted from your current month's Rent Due*

Payments – *this shows any payments we've received to your rent account so far this month, whether they were payments made by you, or through Universal Credit or Housing Benefit paid to us on your behalf*

If you'd like to learn more about Rent Collector, and how to make the most of it, there is a FAQ page available on elha.com, and you can find helpful tips & tricks in the Guide to Rent Collector in My Home.

www.elha.com/page/rent-collector-faqs

bit.ly/4v2vBm8



Annual Assurance Statement

Every year we send an Assurance Statement to the Scottish Housing Regulator, confirming that we comply with our regulatory framework (or setting out any action we need to take to ensure we comply).

Our 2026 Assurance Statement is now complete and is available on **elha.com**:

www.elha.com/page/assurance-statement

Introducing Our Customer Services Team

Our recent tenant satisfaction survey told us that 97% of tenants said they were satisfied with our customer services. We were delighted with this outcome but know there is always room for improvement.

When reviewing the results to see how we could further improve, staff felt strongly that tenants' calls should not be passed from department to department, and that your enquiries should be dealt with at the first point of contact wherever possible.

In response to this feedback, we have created a new Customer Services Team.

This Team is now the main contact to deal with and resolve all your enquiries, whether by phone, email, Live Chat or if you pop into our office. They can also make referrals to our Money & Home Energy Adviser and arrange appointments for our Housing and Property Officers.

But like all things new and with the best of intentions, we recognise that not all may go to plan at the very start, and we ask that you to bear with us for just a short time whilst we get the Team fully established.

Our Customer Service Team will be developed and led by Alison Vass, Customer Services Manager, our newest recruit to ELHA. Alison brings a wealth of experience, having worked for several Housing Associations across Scotland.

How to Contact Our Team

You can contact our Customer Services Team in the following ways:

By Telephone

We want to make it as easy as possible for you to speak to our Team so when you call us, you will be asked to:

- **Press 1** to report a repair - your call will be passed to R3 who will handle your request
- **Press 2** to make a payment - our Finance Team will assist you
- **Press 3** for all other calls and one of our Customer Services Advisers will help you.

We aim to deal with and resolve your enquiries quickly and efficiently. You will onl= for example, where your enquiry is complex or requires technical or legal expertise.

By email: enquiries@elha.com

As always, we will aim to respond to your emails quickly in line with our Customer Service timescales which can be found on elha.com Customer Service Timescales

Live Chat: bottom right corner of the page

You can continue to contact us via our Live Chat service during office hours. If you use this function out with our office hours, we will receive your messages by email the next working day and reply to you then.

In Person:

Our opening times are below but please note our reception area is not open to the general public on a Friday when office visits are by appointment only.

Monday	9.00am - 4.30pm
Tuesday	10.00am - 4.30pm
Wednesday	9.00am - 4.30pm
Thursday	9.00am - 4.30pm
Friday	9.00am - 4.00pm

Planned Maintenance 2026-27

If your home is included in the 2026/27 Planned Maintenance Programme, you will receive a letter from the Asset Management Team confirming what work is scheduled to take place and which contractor will be carrying it out.

The programme will run from April 2026 to March 2027. We cannot guarantee the exact date your home will be completed within this period.

All planned works are subject to a survey, and we will only carry out replacements where they are required. This ensures we invest appropriately and avoid unnecessary disruption.

Component	Location	Number of properties
Bathroom	Innerwick	5
	Athelstaneford	15
Composite Doors	Haddington (Seggarsdean)	17
Fascia/Soffits	Dirleton	10
Fire Doors	Musselburgh (Delta View)	6
	Musselburgh (North High Street)	31
Ground Source Heat Pump	Tranent (The Hedges)	26
Heat Recovery Unit	Tranent (The Waggonway)	33
Kitchen	Dirleton (Castlemains Place)	9
	Dunbar (Aitken Court)	13
	Dunbar (Stable Court)	14
	East Saltoun	9
	Tranent (The Waggonway)	34
Roof	Haddington (Alderston Place)	2
	Haddington (Davidson Terrace)	2
	Haddington (Garleton Drive)	2
	Haddington (Hospital Road)	1
	Haddington (Yester Place)	3
Solar Panels	East Saltoun	2
Windows	Haddington - Alderston Place	2
	Haddington (Garleton Drive)	2
	Haddington (Hospital Road)	1
	Haddington (Traprain Terrace)	7
	Haddington (Yester Place)	3
	Musselburgh (Edenhall Crescent)	1
	Prestonpans (Bankfoot)	6
	Wallyford (Albert Close)	10

What is a Sundry Account?

A Sundry Account is other non-rent debt you may have with us. For example, if you owe money for a chargeable repair, if there's been a benefit overpayment collected from us, or if you owe us legal expenses for any court actions that have been taken against you.

Before the move to our new system earlier this year, these accounts were referred to as Memo Accounts and were displayed in your My Home, My Account box. These accounts can now be found by clicking the drop-down at the top of your My Home account:

This drop-down is also where you will be able to find your former tenant accounts if you transfer or exchange into a new home in the future.

Making a payment to a Sundry Account

Making a payment to a Sundry Account is easy – you can pay via your Rent Collector App (this will put your Rent Account into credit, which can then be transferred to your Sundry Account), or you can use the drop-down shown above to switch to your Sundry My Home account and use the Pay Rent feature to make a debit card payment.

If you choose to pay via Rent Collector, don't forget to drop an email to us at enquiries@elha.com letting us know you've a credit to transfer from your Rent Account to your Sundry Account.

If you already have a repayment agreement to pay off rent arrears, we would not expect you to make payments towards any Sundry Account debt until your Rent Account is clear.

Changes to Universal Credit Limited Capability for Work and Work-Related Activity

From April 2026, changes to Universal Credit Limited Capability for Work and Work-Related Activity (LCWRA) payments came into effect.

Claimants already receiving LCWRA before 6 April 2026 will continue to receive the current higher rate of £429.80, while many new claimants will receive a lower payment of £217.26 under the updated system.

People with severe or lifelong health conditions may still qualify for higher levels of support and fewer reassessments. Other claimants may be expected to take part in work-related activities as part of their Universal Credit claim.These changes could affect the amount of support some households receive each month, so it is important for tenants to check any letters or updates from the Department for Work and Pensions (DWP) and report any changes in circumstances promptly to avoid payment issues.

If you'd like to chat with our Money and Home Energy Adviser, Andrew, you can request a call or a visit by filling in the Money Advice form in the My Account box in your My Home account, or by emailing us at enquiries@elha.com, or calling us on 01620 825032.

Domestic Pet Policy

We would like to give a huge thank you to those of you who took the time to read our new Domestic Pets Policy and provide us with feedback. We usually only get a small handful of comments when we ask about taking part in policy consultations (other than our Allocations Policy) but on this occasion over 120 tenants provided us with their views, all which were gratefully received, and goes to show how important pets are to our communities.

Most of the feedback received was very positive and supportive of this new policy, however we do need to make a further addition to it.

New legislation has been introduced which states that from 1 August 2026, all tenants have the right to keep a pet with written permission from their landlord, and consent must not be reasonably withheld. When we receive a request for permission to keep a pet, we will need to respond to you in writing within one month from when your application was received, and if we fail to do so, then it can be taken that we have consented to the request. If we refuse your request, then you will have the right to appeal against any decision.

We are still waiting on further guidance from the Scottish Government regarding this new legislation and will update the new Domestic Pets Policy when this is received, before putting it to the ELHA Board for approval along with your feedback.

We will be in touch with you again to let you know more about this and other changes that the new Housing (Scotland) Act 2025 brings in the near future.

Complaints and Serious Concerns Factsheet

The Scottish Housing Regulator has published a new factsheet on Complaints & Serious Concerns. This contains information for our tenants and other service users on what they can expect from us and how to complain if we haven't met those expectations.

bit.ly/3STmrLn

Scottish Housing Regulator Engagement Plan

The Scottish Housing Regulator has published the Social Housing Engagement Plans for 2026/27. ELHA is rated at the highest level, "Compliant", which means we meet all regulatory requirements, including the Standards of Governance and Financial Management.

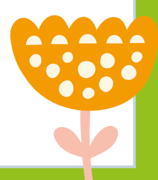
You can read our Engagement Plan on the Regulator's website.

bit.ly/4vaJvTn

If you would like to know more about how we're regulated, have you considered becoming a Member of ELHA and attending our AGM?

www.elha.com/page/join-in

Scottish Housing Regulator



Case Study: How we Helped Our Tenant Gain over £30,000

Our Money & Home Energy Adviser, Andrew, was asked to help one of our tenants, a single person living alone in a three-bedroom property, with multiple long-term health conditions, including mental health problems. Andrew got in touch in June 2024, and found that our tenant had no money in their bank account and was experiencing significant financial hardship, including difficulty affording electricity and other essential living costs.

When Andrew got started, our tenant was receiving Employment and Support Allowance (ESA), Housing Benefit, and Council Tax Reduction. Our tenant was affected by the removal of the Spare Room Subsidy (Bedroom Tax) and had Council Tax arrears being recovered directly from her Employment and Support Allowance. They had previously made an unsuccessful claim for Adult Disability Payment and wasn't sure whether they were receiving their full benefit entitlement. Our tenant requested a full benefit check and support to identify and claim any additional welfare benefits she may be entitled to.

Andrew provided tailored support to meet our tenant's complex needs. A full benefit check was completed, which confirmed that their existing awards were correct; however, it identified that our tenant was missing out on entitlement to disability benefits. Andrew helped the tenant submit a new Adult Disability Payment claim, including completing the application and providing supporting medical evidence. Due to our tenant's immediate financial hardship, Andrew also referred them for energy vouchers to prevent fuel poverty.

Following a successful Adult Disability Payment award, Andrew helped our tenant to contact the Department for Work and Pensions to make sure that all the disability premiums they were entitled to were applied to her ESA claim. Andrew then assisted our tenant through their migration to Universal Credit. This included explaining how the migration process worked, assisting the tenant to make the claim and making sure the correct elements were included in the Universal Credit award, and that there was no loss in income during the migration process. Andrew also supported our tenant to claim Discretionary Housing Payments to mitigate the impact of the Bedroom Tax and to submit a new Council Tax Reduction claim.

As a result of Andrew's support, our tenant was awarded Adult Disability Payment at the Enhanced Daily Living rate and Standard Mobility rate, and a Severe Disability Premium was added to their ESA award for the period they were entitled to the benefit. Our tenant successfully migrated to Universal Credit with the correct elements in place, including Limited Capability for Work and Work-Related Activity and a Transitional Protection Payment. Ongoing Discretionary Housing Payments and Council Tax Reduction were secured, and all benefits were confirmed as correct at the point of case closure.

The support resulted in a total financial gain of £31,107.84 for our tenant, including significant underpayments and increased ongoing income. Our tenant achieved improved financial stability, reduced risk of financial crisis, and greater confidence in managing their benefits. The case was closed once all entitlements were secured and our tenant confirmed that no further support was required.

£255,000 for ELHA Tenants!

That's right, our Money and Home Energy Service has helped our tenants claim over a quarter of a million pounds in the last year!

That's all thanks to Andrew Collinge, our Money and Home Energy Adviser. Andrew is a familiar and approachable face, working across our communities. He provides practical, tailored money and energy advice to our tenants at all stages of their tenancy.

Andrew supports people to manage their household finances with confidence and ensures they are receiving all the financial support they are entitled to. This includes helping to identify benefits, support with completing applications, and assisting with challenges where needed.

He can also help with:

- Grant applications
- Council Tax queries and reductions
- Liaising with energy suppliers
- Energy efficiency advice
- Budgeting and money management

Andrew works closely with tenants to provide clear, straightforward guidance that is tailored to individual circumstances. His aim is to help reduce financial pressure where possible and ensure people are aware of the support available to them.

Over the last financial year, the service received 221 referrals, supported 82 tenants in rent arrears, and helped tenants become better off by a whopping £255,286.80, showing the real difference this service is making to our tenants.

If you think Andrew could help you, please get in touch via your My Home account, email enquiries@elha.com, or call 01620 825032.

The service is confidential, and Andrew is happy to have an initial chat to see if he can help and can arrange to meet you at home or in the office.

Big Purchase, Big Savings? A Housing Perks Case Study

Mr & Mrs H had received a large fridge freezer as a wedding gift in 1994 and after almost 32 years of faithful service, it sadly passed on in April this year. After searching for the best deal, they found a replacement fridge freezer and were delighted to discover that they could pay for it in full, using vouchers from Housing Perks. The amount they saved more than covered the cost of having it delivered and installed.

"I was going to get my sister-in-law, who has a van, pick it up and was planning to round up the kids to help us get it into the flat, when I realised we'd budgeted for the full cost of the fridge, and because of the 6% discount on the vouchers, we had enough money to pay the delivery fee. I've been using Housing Perks for a while, and it's a habit now before I buy anything to check if there's a discount available." - Mrs H

www.elha.com/page/housing-perks

HAPPY TO TRANSLATE

East Lothian Housing Association, 18-20 Market Street, Haddington, East Lothian EH41 3JL. Scottish Charity No. SCO28900