

# How We're Doing

## 2015





**Rebekah Gronowski**  
Convenor  
Tenant Involvement Group

# Welcome to our 2015 report

My name is Rebekah Gronowski, I rent my home from elha and I am a member of the Tenant Involvement Group (TIG). elha staff produce statistics throughout the year so that its Management Committee can monitor the organisation's performance and report to lenders and The Scottish Housing Regulator. The facts, figures and numbers quoted in this booklet are the ones which TIG found most interesting and so we hope are of most interest to other tenants.

As well as deciding what should go into this booklet our Group also checked how the numbers were arrived at and so can assure you that the report is accurate. Later in the year when comparisons with other landlords are published we will sit down with staff and ask them to explain any significant differences from other landlords' performance.

Last year we chose our first topic to scrutinise and looked at how R3 operatives' handheld devices fit into the overall repairs service and contribute towards getting repairs "Right First Time". We suggested a few improvements and I am pleased to say that they were all taken on board. Our next scrutiny project will look at how elha responds to complaints between neighbours.

So if you're reading this booklet thinking "All very well but they're not any good at..." and have 2 or 3 hours to spare every couple of months why not join TIG?

We help elha to get better at what they do and that helps all of us.  
We'd love to hear from you.

*R. Gronowski*



My Tenant Involvement Group Colleagues



# What we are doing next...

This is a special report for everyone at elha.

As ever, this report contains information relating to the Scottish Social Housing Charter and the 16 outcomes and standards that landlords such as elha must meet. The Scottish Housing Regulator requires each landlord to report to its tenants annually on its performance against these standards.

The following pages detail our performance against the outcomes and standards as set out in the Charter itself – but the eagle eyed will note that outcomes 12 (relating to homeless people) and 16 (relating to Gypsies / Travellers) are not included. This is because these relate to the statutory duties of local authorities, and therefore are not directly relevant to us.

But our helpful Sprites are not just here to help guide you through the report – they are a sign of things to come, as you'll soon meet them all at **elha.com**. We will shortly be launching our brand new suite of Digital Services, another shining 'first' within our sector, which will allow our tenants to manage virtually all aspects of their tenancy accounts, online, in ways never seen before!

We think this will start to set a new bar for service delivery for landlords, something maybe even the Charter itself will need to recognise in years to come.



**Robert McNeill**  
elha Chairman  
and Head Sprite

## DIGITAL REVOLUTION

'My Home' will be open 24 hours a day, 365 days a year at **elha.com**.

Paper-free tenants will be able to add letters, comments, photos and so on, directly to their account, and receive replies from us straight to their inbox. Taking out the time letters may spend in the Royal Mail getting to and from us, will speed up our overall response time to written enquiries by several days.

Our tenants will be able to access all their tenancy documents, and find other useful information such as stopcock locations, heating instructions, bin days, stair cleaning days and so on – using services designed for mobile devices so everything can be done anytime, anywhere.

And of course we remain the only housing association in the UK allowing tenants to book their own repair appointments directly into our systems – albeit this service has undergone a bit of a makeover and some enhancements added too!

More information will be sent to our tenants soon, but this is just the start of something too, and I expect will be something I will be commenting on further in next year's report.

*Robert McNeill*

# OUTCOME 1: EQUALITIES

We pride ourselves on our equalities record.

- Wheelchair accessible office
- Members of Happy to Translate
- Browsealoud-enabled website
- Induction loop technology
- We are investigating Louder Than Words accreditation
- Our Equalities and Diversity Policy is displayed on [elha.com](http://elha.com)
- None of the complaints received in 2014-15 related to equalities

If you would like this booklet in large print, high-contrast, or on CD, please let us know.

## Equalities Breakdown for 2014-15

We record the basic information about our service users, and compare the results with census data for East Lothian to make sure that we are providing housing to a representative sample of the population.

"every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services."

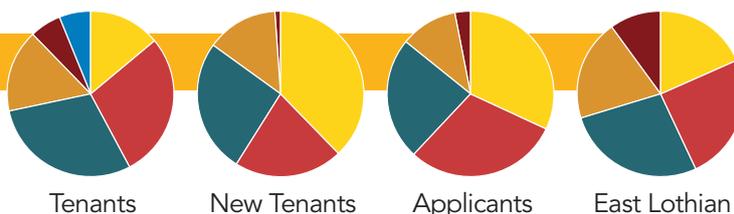


## Ethnicity

In 2014-15 10 % of the people we housed were not 'White Scottish'. The proportion of people in East Lothian who are not 'White Scottish' is 14.6%.



## AGE



As our tenants age, we aim to help them stay in their homes as long as possible.

We will put medical adaptations in place if we and an Occupational Therapist agree that it is practical and in the best interests of the tenant.

Number of medical adaptations completed during 2014-15:

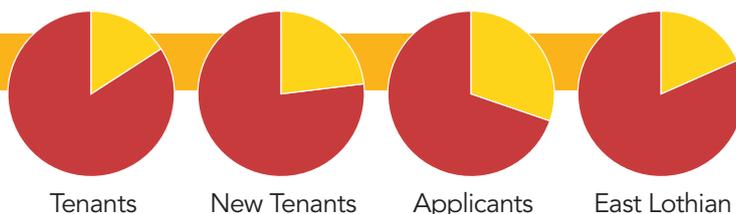
**65**

Average time taken to complete medical adaptations:

**33 days**

## DISABILITY

- Disability
- No disability

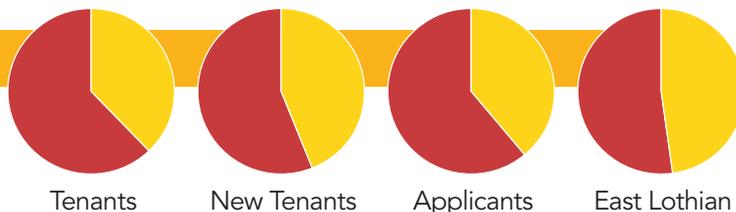


## How does this compare with 2013-14?

Not much change – the percentage of applicants with a disability has increased, and there's been a corresponding increase in the proportion of houses we allocate to people with a disability.

## GENDER

- Male
- Female



# OUTCOME 2: COMMUNICATION

## Information & Advice

We monitor the information and advice we give so that we can improve the service, both to people we have contact with and those who just access the information they need from our website.

"tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides."

Average number of people helped per day:

**25**

Percentage of enquiries resolved at the point of contact:

**79%**

## METHOD OF CONTACT



The majority of contact was by letter or the HomeHunt website.

Most of the advice provided was about Housing Options – people seeking housing or wishing to move. After this, rent arrears which includes letters sent by us, was the most common topic.

## TOPIC



A massive 44,151 people visited our website, **elha.com**, and the most common reason for people to visit the website is to search the mutual exchange list. Nearly 47% of visitors accessed the site from a mobile phone or tablet, and 59% liked it so much they visited more than once!

 We are also on Facebook, publish four newsletters per year and produce a number of information leaflets which are available at our offices and can be downloaded from **elha.com**

## Complaints

We publish a quarterly report on the complaints about our service on **elha.com**. This includes case studies and a breakdown of the types of complaint we receive. If you're not on-line, we can provide a copy of the report on request.

COMPLAINTS RECEIVED	Equalities complaints		Other complaints
	Stage 1	0	118
Stage 2	0	8	

COMPLAINTS UPHELD	Equalities complaints		Other complaints
	Stage 1	n/a	80
Stage 2	n/a	3	

## How does this compare with 2013-14?

We are now using far more digital communication, particularly for HomeHunt. This is good for everyone, as using e-communication results in a faster service, and we save on postage and stationery costs.

We've also seen the number of web visitors from mobile devices increase rapidly over 2014-15, levelling off at around 50% by the end of the year.



Percentage of complaints responded to in full within Scottish Public Services Ombudsman (SPSO) timescales:

**100%**

IN 2014-15 WE SPENT: **£42,360** on Communications

**£22,685** of that was just on letters and postage. The remaining **£19,675** covers all other types of communication, from telephone calls to the cost of maintaining our website. (You can see why we encourage people to communicate with us online!)

# OUTCOME 3: PARTICIPATION



"tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with."

We are legally obliged to involve our tenants in our work and do our best to make it easy and fun for tenants to get involved. We have Tenant Participation Advisory Service (TPAS) accreditation showing that we have made a significant commitment to working with tenants.

The best example of this is our Tenant Involvement Group (TIG), a dedicated group of people on whom we can call to give us a valuable tenant's eye view of things.

## What have the TIG been doing in 2014-15?

### TIG – Panel

- Monitored the 2014-15 Tenant Participation Action Plan, and developed a plan for 2015-16
- Toured around our housing stock to learn about different areas
- Spot checked the ARC data which this report is based on
- Advised us on what should and should not go into this booklet
- Took part in a community garden project
- Tested Basecamp, a web-based project management service
- Gave feedback on our new look

### TIG – Scrutiny

- Examined information on the R3 handhelds, and how they feed in to the 'repairs right first time' approach
- Interviewed R3 and elha staff about the process
- Instructed a post-repair survey
- Checked policies and procedures
- Produced a report into their findings and met with senior management to discuss it
- Approved an action plan for staff to implement their recommendations
- Started planning a second scrutiny project!

### TIG – Web

- Took part in a survey to determine what new digital services our tenants want
- Provided feedback on new web developments
- Tested the upgrades to our digital repair service
- Engaged with us on Facebook

**Would you like to get involved? Call or e-mail us to arrange a chat about tenant participation.**

# OUTCOME 4: QUALITY OF HOUSING

## Scottish Housing Quality Standard (SHQS)

Most of our properties meet the SHQS.

- 31 flats were exempted from the requirement to have a secure door entry system, because they are in blocks that include owners, and the owners did not think the work was necessary, or couldn't afford to pay their share
- 3 properties did not meet the required energy efficiency rating. Two properties required a connection to the mains gas system, and it has taken time to get the relevant consents in place. The remaining property required a replacement front door which had to be specially ordered. We expect these works will all be complete by September 2015 at the latest.



## Gas Servicing

If we don't carry out a gas safety check every year on all of our properties with a gas supply, we are breaking the law.

Properties with a gas supply:

**847**

Percentage inspected in 2014-15:

**100%**

## How does this compare with 2013-14?

- Almost all our properties now meet the SHQS, and those which don't, have valid reasons
- We inspected 100% of our properties with gas within targets
- We spent more per property on repairs and maintenance this year
- New tenant satisfaction has increased



## Condition of tenants' homes

In 2014-15 we spent £1,824,838 million on repairs and maintenance, and an additional £531,195 on replacing kitchens, bathrooms, central heating systems, etc. That is around a third of our annual income. An average of over £120 per month is spent on each property to ensure that they are safe, secure, and in good condition.

Tenants satisfied with the condition of their home:

**87%**

## New Tenancies

We have a minimum standard checklist to ensure that when an applicant views their new home, it is clean, tidy and in a good state of repair. We also provide a voucher for decorating material for all new tenants.

New tenants satisfied with the standard when moving in:

**88%**

Number of applicants who refused a property after viewing:

**0**

IN 2014-15 WE SPENT: **£2,356,033**

**to ensure our properties are maintained to the highest standard.**

*(See page 8 for a breakdown of how this was spent)*

# OUTCOME 5: REPAIRS, MAINTENANCE AND IMPROVEMENTS

Repairs, maintenance and improvements are a huge part of what we do. Around a third of your rent goes to making sure all our properties are secure and safe homes for our tenants.

Number of repairs completed in 2014-15:

## 5,194 repairs

Average number of repairs per household:

## 4.3 repairs

Average time take to complete repairs:

## 6.5 days

Emergency repairs completed in 2014-15:

## 121 repairs

Average time to complete emergency repairs:

## 1.7 hours

Repairs completed 'right first time':

## 86.9%

Percentage of repair appointments kept:

## 92.19%

We are still the only Housing Association in Scotland which gives tenants direct access to our repair booking system.

Tenants are able to book their repairs and receive a confirmed appointment date and time-slot 24 hours a day, 7 days a week by logging into their digital tenant account.

### IN 2014-15 WE SPENT:

Day-to-Day Repairs	£707,226
Empty House Repairs	£137,211
Updates, Improvements and Servicing	£1,511,596

### MAINTENANCE EXPENDITURE



### TYPES OF UPGRADES AND IMPROVEMENTS



"tenants' homes are well maintained, with repairs and improvements carried out when required, and tenants are given reasonable choices about when work is done."

### How does this compare with 2013-14?

- We needed to carry out fewer repairs
- Both routine repairs and emergency repairs were completed faster
- More repairs were completed right first time
- The percentage of repair appointments kept increased

# OUTCOME 6: ESTATE MANAGEMENT, ANTI-SOCIAL BEHAVIOUR, NEIGHBOUR NUISANCE AND TENANCY DISPUTES

## Estate Management

Estate Inspections carried out: **34**

Tenants participation in inspections: **28**

### IN 2014-15 WE SPENT:

**Estate Improvements and Maintenance** **£67,539**

(over £10,000 of this was spent on improvements suggested by tenants during inspections)

### Some of the projects we spent it on:

**ATHELSTANEFORD** : We covered the cost of planting crocus bulbs on communal grass

**DUNBAR** : We arranged to have whirligigs relocated to allow proper clearance and enable a footpath to be extended

**HADDINGTON** : We installed a gate to prevent access to a private lane where there was a history of underage drinking

**PRESTONPANS** : We fitted closers and locks on bin store doors : We arranged to have a dog fouling bin installed : We put a new timber gate on a bin path : We arranged to have weed-control bark added to shrub-beds : We fitted timber retention boards around a tree bed and laid weed-control bark : We also replaced shrubs with stone chips

**TRANENT** : We replaced garden fencing and gates for our older properties

**VARIOUS** : We fitted display boards in communal stairs for a stair cleaning rota and other notifications

## Neighbour Problems & Anti-Social Behaviour

- In 2014-15 we did not evict any tenants for anti-social behaviour.
- At the start of the year we had one tenant with an ASBO and their tenancy was converted to a Short Scottish Secure Tenancy (SSST). Their behaviour was monitored, and when neighbours reported an improvement, the tenancy was converted back to a Scottish Secure Tenancy (SST).

We categorise neighbour complaints by the seriousness of the behaviour:

**Category C** - low level tenancy breaches and neighbour nuisance **199**

**Category B** - more serious tenancy breaches or a recurring problem **26**

**Category A** - serious incidents **0**

### We received no reports of neighbour complaints in the following areas:

Cockenzie
Direlton
East Linton
East Saltoun
Garvald
Gullane
Innerwick
Macmerry
North Berwick
Pencaitland
Port Seton

### These are the types of anti-social behaviour complaints we receive

Neighbour Nuisance	73
Pet Nuisance	35
Loud Music/Party	24
General Household Noise	20
Recurring Loud Music/Party	9
Verbal Abuse	8
Childrens Behaviour	8
Youth ASB	2
Threatening Behaviour	2
Other Category B	1
Other Category C	43

Cases responded to within target **54%**

This may seem like a low number, but anti-social behaviour complaints can take time to resolve, particularly if the problem is recurring, or if other agencies like the Police or the Social Work Department have to be involved.

### How does this compare with 2013-14?

We completed twice as many projects, and also supported tenants at The Hedges in Tranent who set up a community garden.

"Tenants and other customers live in well-maintained neighbourhoods where they feel safe."

### How does this compare with 2013-14?

Although the number of ASB cases increased from 2013-14, we had no serious Category A incidents, and the number of serious / recurring Category B cases halved. We also resolved more cases within target, and the average time to resolve cases dropped.

# OUTCOMES 7,8 & 9: HOUSING OPTIONS

IN 2014-15 WE SPENT: **£20,861** on systems to make sure that the right person gets the right home

There are a number of ways someone can be allocated an elha tenancy. See Outcome 10 on page 11 for more details.

## New Tenancies

In 2014-15 we started 102 new Scottish Secure Tenancies (SSTs).

- 60 relets
- 33 mutual exchanges
- 5 Mortgage to Rent properties
- 3 Successions
- 1 Shared Ownership to rent conversion

## NEW TENANCIES



## Housing Information

All of our front-line staff are qualified to give information and advice on many housing related topics, and we are accredited providers of the Scottish National Standards for Information and Advice.

We provide information in multiple formats:

- Online systems for both allocations and exchanges
- Print forms also easily available
- A dedicated phone line for HomeHunt applicants during office hours, and an answering service out of hours.
- Our Live Help feature allows service users to 'chat' with staff during office hours or leave a message
- We can send out SMS messages
- We use our Facebook page to advertise available properties
- We advertise available properties in local free papers

## Reviewing options

- All applicants can access and review their application for housing on the HomeHunt website at any time
- Exchange listings can be reviewed and changed at **elha.com** at any time

"people looking for housing get information which helps them make informed choices and decisions about the range of housing options available to them."

"tenants and people on housing lists can review their housing options."

"people at risk of losing their homes get advice on preventing homelessness."

## How does this compare with 2013-14?

- We had far fewer available properties, with the number of relets dropping from 74 to only 60.
- There were also fewer exchanges, dropping from 43 to only 33.
- While this is not good news for people looking for housing, it does show that we are meeting tenant's needs, so they don't need to move on.



# OUTCOME 10: ACCESS TO SOCIAL HOUSING



"people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and their prospects of being housed."

We work with 5 other landlords to provide online access to social housing throughout most of Scotland, and we believe that applying through HomeHunt is easy. Our rules about how we decide who gets the homes that become available are on the HomeHunt and **elha.com** websites, and paper copies are given to those who prefer to apply by post.

Our mutual exchange list (for people who already have a home but want to swap) is available at **elha.com**, in our office and in all of East Lothian council's offices.

## Type of pass : Average Waiting Times (weeks)

Platinum	60	Amenity (over 50s)	5
Gold Medical	11	General needs	50
Gold Overcrowding	26	Sheltered (over 60s)	2
Silver Plus	27	Wheelchair	3
Silver Medical	85		
Silver Overcrowding	57		
Silver Under Occupancy	66		
Homeless Nomination	129	Platinum Pass	23
No pass	122	Homeless Nomination	4
All	71	Failed Nomination	4

## Waiting Times

Because HomeHunt applicants only bid for the properties they want, applicants have different levels of priority and as we can only advertise what we have, it is impossible for us to say how long an applicant might wait. As we have over 3,500 households registered with us for rehousing, and only have between 50 and 80 properties available each year, the sad fact is that the vast majority of applicants will never be housed by us.

## Types of Housing

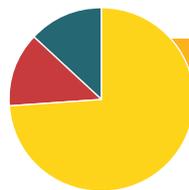
60 properties were re-let with Scottish Secure Tenancies (SSTs) in 2014-15:

Amenity with alarm (over 50s)	5
General needs	50
Sheltered with Warden (over 60s)	2
Wheelchair Adapted/Designed	3

## 2014-15

- Shortest wait: 6 weeks
- Longest wait: 482 weeks (9 years, 3 months, 1 week)
- Average wait: 71 weeks (1 year, 4 months, 2 weeks)

This does not mean that the wait to be housed is an average of 71 weeks – it just means that the small number of applicants we have housed waited an average of 71 weeks. We have people who have been registered with us for 14 years and have still not been rehoused.



## HOMELESS FAMILIES

■ Platinum Pass ■ Homeless Nomination ■ Failed Nomination

We offer 50% of our relet properties to people who are homeless. In 2014-15, we offered 31 of our 60 relet properties (52%) to people with no home.

### Of those 31 properties:

- 23 went to a HomeHunt applicant with a Platinum priority pass
- 4 had no suitable Platinum applicants and so ELC's Homeless Team nominated someone else for the property
- 4 had no suitable Platinum applicants, and ELC's Homeless Team had no one suitable, so the property went to a HomeHunt applicant who did not have a Platinum pass.

## How does this compare with 2013-14?

- We housed a higher percentage of homeless households
- The average waiting time dropped from 74 weeks to 71 weeks
- We allocated a higher percentage of specialised housing, i.e. housing for older applicants, or applicants with a disability.



# OUTCOME 11: TENANCY SUSTAINMENT



"tenants get the information they need on how to obtain support to remain in their home; and landlords ensure suitable information is available, including services provided directly by the landlord and by other organisations."

We want to make sure that all of our tenants can cope with and are happy in their tenancies, whether by helping them to apply for benefits, assisting with medical adaptations or making sure they have support when they need it.

## IN 2014-15 WE SPENT:

**Support and Services to help people stay in their homes**

**£112,585**

## Money Advice

Our Money Advisor helped nearly 150 of our tenants claim £436,344 in benefits and reschedule nearly £45,000 worth of debt. All in all gains for our tenants topped half a million pounds.

Number of tenants referred to the Money Advisor

**186**

Total gains for our tenants

**£500,772**

## Welcome Pack & Dulux Decorating Scheme

There is a lot of expense when moving into a new home. To help reduce the pressure, we provide all of our new tenants with a welcome pack with handy household supplies, and a voucher for decoration materials.



## Keeping Tenants in their Homes

Percentage of new tenants still tenants after 12 months:

**89%**

Number of medical adaptations completed:

**65**

Number of abandoned properties:

**4**

## How does this compare with 2013-14?

It's been a spectacular year for tenancy sustainment:

- Tenants who received help through our Money Advice service were an average of over £2,000 per year better off due to gains for our tenants increasing by £105,123!
- We had fewer 'failed' tenancies, with the percentage of new tenants staying in their homes increasing from 80% to 89%
- We completed 16 more medical adaptations than during 2013-14



# OUTCOME 13: VALUE FOR MONEY

Value for money is a big concern for us – we're a small non-profit organisation and we are entirely dependent on rental income to keep running. We always have an eye out for ways to provide a better service for a lower cost.

## Money Saving:

- **R3 Repairs Limited** - As R3 is our subsidiary company, we do not have to pay VAT on the labour part of the work that R3 does for us. That's a considerable saving on repairs and maintenance!
- **East Lothian X-Changes** - We have a joint mutual exchange list with East Lothian Council, which ELC pays us to maintain. This opens up a much larger pool of potential housing swaps for our tenants at no additional cost to us. Exchanges also save money as there are no empty home costs.
- **Money Adviser** - When we started our money advice service, we knew it would be popular, but we had no idea how much money it would save our tenants.

## Court Action

Evicting someone for breaching any aspect of their tenancy agreement is always a last resort. We only ever evict someone if all other options have been tried and have failed.

Number of court actions raised:

**32**

Number of court actions resulting in eviction:

**4**

Percentage of court actions resulting in eviction:

**12.5%**



## How does this compare with 2013-14?

- Tenants who used our Money Advice Service were on average more than £2,000 better off as a result - that's even more than last year!
- On average, we reduced the time taken from the end of a tenancy to the start of the new one by 3 days.



## Empty Homes

Empty homes do not generate any rental income, so we try to ensure that properties don't stay empty for long.

Average time to relet empty homes

**15 days**

Amount of rent lost through empty homes

**£16,801**

Percentage of rent lost through empty homes

**0.31%**



# OUTCOMES 14 & 15: RENTS AND SERVICE CHARGES

IN 2014-15 WE SPENT: **£13,656** on legal expenses for rent arrears cases

## Your Rent

The breakdown of how your rent is spent goes out with the Rent Increase Consultation every January. This is split between repairs and maintenance, running costs, and repaying loans taken out to build / buy new properties.

2014 rent increase: **3%** | Percentage of tenants who feel their rent is good value for money: **65%**

We have provided examples of what we spend money on throughout this booklet.

## Breakdown of average weekly rent\*:

Size	House	Tenement	4 in a block	Other flat or maisonette
1 bedroom	£71.13	£72.50	£73.46	£72.18
2 bedroom	£82.28	£78.79	£77.97	£80.47
3 bedroom	£89.45	£80.83		£89.82
4 or more bedrooms	£99.52			

\*Please note that the average rent can be significantly higher or lower than individual rents, and includes service charges.

## Service Charges

Around 36% of our tenants pay a service charge as part of their monthly rent. All tenants who have a service charge are given information with their rent increase letter in March every year. We make sure that if we save money on a particular service, those savings are passed on to our tenants. In fact this year, some tenants had such a large reduction in service charge that it wiped out their rent increase, and a few are even paying less than they did last year.

## Rent Arrears

Amount of rent owed to us at the end of 2014-15:

**£156,962**

That's enough to pay for:

- 156 new front doors, or
- 48 new kitchens, or
- 75 new bathrooms, or
- 38 new central heating systems

Only as a last resort will we take court action against the tenant and apply to have them evicted.

Tenants evicted for rent arrears

**2**



"a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and other customers can afford them."

"tenants get clear information on how rent and other money is spent, including any details of individual items of expenditure above thresholds agreed between landlords and tenants."

## How does this compare with 2013-14?

- Our rent increase was lower (and considerably lower than some other social landlords in the area)
- The amount of money owed to us at the end of the year was much lower than at the end of 2013-14
- We made big savings on communal electricity charges, which we were able to pass on to tenants
- We evicted half as many tenants for rent arrears



# How Does this Add Up?

The Association's main activities over the year generated an operating surplus of £911,516 (2014: £976,316). Three properties were sold under the "Right to Buy" legislation and one shared ownership property was sold outright in the year. Following the deduction of finance costs, the Association's activities generated a surplus of £231,346 (2014: £223,966) for the year. A sum of £258,841 has been transferred from designated reserves to fund additional planned maintenance expenditure, resulting in the total accumulated surplus increasing by £490,187 to £4,520,086 (2014: £4,029,899).

During the year the Association spent £3,355,369 on the development of new properties and purchased five properties under the "Mortgage to Rent" Scheme. There was a net increase to the number of properties in management of one unit.

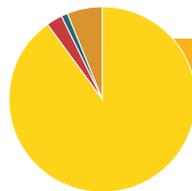
The Association spent £2,356,033 (2014: £2,476,583) on the maintenance and improvement of its properties during the year. Of this expenditure, £531,195 (2014: £871,295), was spent on the replacement of components and transferred to the Association's balance sheet.

The Association's wholly owned subsidiary, R3 Repairs Limited, continued to provide maintenance and repair services to the Association, other housing associations and other external customers.

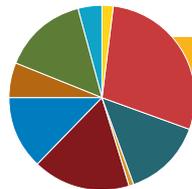
The Management Committee is satisfied with the Association's financial performance during the year and with the year-end position, it does however recognise the challenges ahead. These challenges include obtaining development funding in the current economic climate, ensuring our properties meet required energy and efficiency standards, accommodating increased contributions to the pension scheme and the impact of Welfare Reform on arrears and bad debt levels.



## Year Ending 31 March 2015



INCOME	£	%
Rent and Service Charges	5,344,659	90%
Sale of properties	178,312	3%
Interest receivable	33,572	1%
Other Activities	373,265	6%
<b>Total</b>	<b>5,929,808</b>	<b>100%</b>



EXPENDITURE	£	%
Services	104,082	2%
Management & Maintenance Administration	1,733,697	29%
Reactive maintenance	844,437	14%
Bad Debts	39,931	1%
Planned and Cyclical Maintenance	980,401	17%
Housing Depreciation	745,376	12%
Other activities	358,484	6%
Interest Payable	892,054	15%
Surplus (Transfer to reserves)	231,346	4%
<b>Total Expenditure</b>	<b>5,929,808</b>	<b>100%</b>



 PRAISE



 GRUMBLE



## How do you think we are doing?

We value your feedback, and there are many ways to let us know what you think – for example:

- Use the Praise or Grumble feature at [elha.com](http://elha.com) and let us know your thoughts
- Chat to us online through our Live Help service – just click the big red button on [elha.com](http://elha.com)
- Follow us on Facebook ([facebook.com/eastlothianhousingassociation](https://facebook.com/eastlothianhousingassociation))
- e-mail us at [enquiries@elha.com](mailto:enquiries@elha.com)
- Text us by sending elha and your message to 88222\*
- Give us a call on 01620 825032
- Write to us at 18-20 Market Street, Haddington, EH41 3JL

### Or, get a bit more involved...

Become an elha member – it costs only £1.00 for life! For that you get to attend our Annual General Meetings, vote in elections to our Management Committee – or you could even stand for election yourself! Our leaflet “Membership of East Lothian Housing Association” explains more and is available at [elha.com](http://elha.com), or from our Head Office.

Join TIG – if you are an elha tenant, have a look at page 2 of this booklet to see what our Tenant Involvement Group gets up to – they are always on the lookout for new members and any of them would be happy to chat to you informally about how you might be able to help. For this and other ways to get involved have a look at our “Tenant Participation” leaflet, available at [elha.com](http://elha.com), or from our Head Office.

East Lothian Housing Association  
18-20 Market Street, Haddington, East Lothian EH41 3JL

Web: [elha.com](http://elha.com) E-mail: [enquiries@elha.com](mailto:enquiries@elha.com)  
Telephone: 01620 825032  
Text: elha + your message to 88222  
(message charged at standard rates)

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Scottish Charity No. SCO28900  
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