



Homes for Life

BROADCAST



Homes for Life

housing partnership



Winter Edition

2022

Intro by Gill

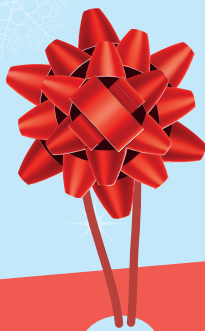
Hi, I'm Gill, your new Chief Executive Officer. I am delighted to be working with Homes for Life and to take the organisation forward in 2023 with a new vision to invest in our homes, and services, and our people. You may have noticed some activity around our office in Haddington. We are currently carrying out improvements to re-open the office for our tenants in the Spring. This will include using our office for Tenant Panel and HfL Board

meetings. We are also about to launch our new website which will include a tenant portal from which you will be able to report repairs, pay your rent and get in touch with us. Our new website will also include a direct link for you to access These Homes, to view and apply for homes that we have in advert. We hope to launch our new website on 1 March 2023, alongside the launch of a HfL Facebook page. Is it an exciting time for HfL, as we enter 2023 and mark 25 years since the organisation was created. To help us celebrate our 25th anniversary, the launch of our new website and the reopening of the office we will be working with the Tenants Panel in the new year on a celebratory event to be held in the summer.



As I write this, I hope the weather gets warmer and I wish you and your loved ones a Happy Christmas and all the best for 2023.

Gill
CEO



CHRISTMAS SHUTDOWN

We close down for our Christmas break at noon on the **23rd of December** and re-open on **Thursday 5th of January**

To report emergency repairs during the Christmas break, call R3 on **03000 999 247**

For any gas emergencies, call Lothian Gas on **0131 440 4666**

At the beginning of December HfL approved donations of **£412** to **Lammermuir Larder** and **Dunbar Parish Church Foodbanks** which we refer tenants to.

We received a lovely message from Pat at the Lammermuir Larder this week thanking HfL, *'That's absolutely wonderful news, many people in this area will benefit from this donation.'*

Financial Support

Homes for Life are continuing to support our tenants during the Cost-of-Living Crisis. If you are experiencing financial hardship, please contact us. All conversations are held in confidence.

Areas where we may be able to assist:

- Food bank referrals – including Christmas Hampers
- Scottish Welfare Fund – this can be for white goods, furniture, flooring and more
- Discretionary Housing Payment assistance for short term financial support



Garden Aid Assistance

East Lothian Council's Garden Aid Scheme provides assistance to help residents who, because of disability or age (60 years old or over) are no longer able to maintain their garden.

The scheme starts in early April each year and runs through the growing season up to the end of October/November. The gardening service costs approximately £33 per visit.

If this is something you may be interested in, please contact our Housing Officer, Zoe for further information.

William's Story

This is the success story of long-term tenant, William (not their real name).

William became a Homes for Life tenant in 2012. In April this year, William contacted Homes for Life for repair and cleaning advice. During the call with William, it was agreed that Zoe Stevenson (Community Housing Officer) and Graeme Darling (maintenance Officer) would carry out a home visit.

At first, William was embarrassed about his property. The property had no flooring, poor decoration and several repairs including holes in the internal doors.

It was discussed at the visit that all repairs identified would be raised with our contractor, but that William would be responsible for the costs. William agreed to set up an affordable repayment plan once the final costs were known.

Zoe worked with William over the next few months to submit a Scottish Welfare Fund application for flooring throughout the property. William was successful in his application. William also painted the whole property and cleaned it throughout.

Zoe re-visited the property several months later and was pleased to see a huge difference. William during this time had also gained part time employment which has helped them to clear their debt, becoming debt free.

The result, William now feels proud of where he calls home and has gained his confidence back.



Rent Consultation 2023/24



This is the time of year where Registered Social Landlords (RSL's) are looking at their budgets for the next financial year and as a key part of that start statutory consultation with Tenants on what level of rent increase is set for the following year.

You will have heard that between now and the end of March 2023, all rents for Social Housing Tenants and for Private Tenants have been frozen by the Scottish Government as a result of the cost-of-living crisis. This has not affected your rent yet, as RSL's only increase rents once a year, every April.

The Scottish Government has advised that they will make a decision no later than mid-January on whether a rent cap will be applied on social housing rents in Scotland from April 2023.

HfL will commence this year's rent consultation with our Tenants following the Scottish Government's announcement.

Maintenance Update

It's been a busy year for maintenance here at Homes for Life. December sees 1 year since we moved our repairs service to R3 and the feedback from tenants has been really good. We continue to work closely with R3 to improve where needed.

Early next year, we will be going out to the market to procure a long-term contract for our repairs service. This will give us the comfort of a long-term contract with a contractor to ensure we consistently deliver a great service to you.

We will also be looking for a new grounds maintenance contractor to start next spring. We will consult with our Tenants Panel for guidance on what's important to you and where we can improve the service. If you are interested in joining the Tenant Panel and helping shape the service you receive, get in touch with us.



Winter Estate Walkabout

Whilst the gardens lie dormant over the winter season, the estates are now filled with the bright lights of festive cheer ready to welcome Santa Claus on December 25th.

We would like to acknowledge tenants' efforts this year to spread the holiday cheer.



Seasonal Waste and Recycling Reminder

Household waste increases at this time of year. Therefore, we would like to remind tenants to use the appropriate bins. It is your responsibility to dispose of any household waste that is not collected by East Lothian Council. Storing rubbish in the garden or into other tenants' bins is not acceptable.

We continue to ensure the estates are maintained; however, we encourage tenants to come forward if you have concerns or suggestions for your estate.

Christmas trees
Real Christmas trees can be composted by taking them to a Recycling Centre or presenting them beside your brown bin on garden waste collection dates in January or February.
Please visit East Lothian Council website to check your collection dates.



Benefit Update

Pension Credit

If you are State Pension age, and your total weekly income is below:

Single person - **£182.60**
Couple - **£287.70**

Then you may be eligible for Pension Credits. If you think this may be you, please contact us on **01620 829 300** and ask for Zoe. Alternatively, you can visit the Pension Credit calculator to see if you are eligible and get an estimate of what you may receive. Claims can be made online at www.gov.uk/pension-credit-calculator, over the phone on **0800 99 1234** (Monday to Friday 8am to 6pm) or by printing out and filling in a paper application form.

The average Pension Credit award is worth over £3,500 a year as well as enabling access to a wide range of other benefits – such as help with housing costs, council tax or heating bills – in addition to the extra Cost of Living Payments.

Pension Credit is designed to help people over State Pension age and on a low income with daily living costs, though you do not need to be in receipt of State Pension to receive it.

Are you on Legacy Benefits? What is next?

If you receive any of the following benefits, the Department of Working Pensions (DWP) will be moving you across to Universal Credit by 2024:

- **Housing Benefit**
- **Employment and Support Allowance**
- **Income Support**
- **Jobseekers Allowance**
- **Working Tax Credit**
- **Child Tax Credit**

Many people who switch to Universal Credit could be financially better off. You could take advantage of this by choosing to move to Universal Credit earlier if you think it is right for you.

If you would like to receive independent advice, please contact us on 01620 829 300 and we can refer you to a third party.



These Homes – Our new Allocations Service

We are pleased to tell you that we have joined our neighbours East Lothian Housing Association (ELHA) on These Homes. This will provide more opportunities for applicants on our Housing Register to access housing in East Lothian.

These Homes is a Digital Lettings Service, which has been designed to give you improved access to affordable rented properties across Scotland. There are fifteen social landlords working in partnership using this service. All of the partners will be sharing the same Housing Register and you can apply for any property, which suits your needs.

By offering more choice we hope to build more settled communities and give you more say in where you are housed. These Homes is a simple and straightforward way of letting homes which is fair, open and transparent.

THESE HOMES

If you are already registered with These Homes, you will shortly see properties advertised by Homes for Life in the same way as East Lothian Housing Association advertise. If you have an ELHA Priority Pass it will also be valid for any Homes for Life properties advertised, you do not need to apply for an additional Priority Pass.

If you have applied to be rehoused with us on Homesearch but are not currently registered with These Homes then you will need to apply on These Homes, please use <https://www.thesehomes.com>. If you are a HfL transfer applicant and are not registered on These Homes you will also have to apply through <https://www.thesehomes.com>

If you have any questions, please contact us.



Cost of Living, Energy Advice and Support

The cost of living is increasing. We have tried to consolidate as much information about financial support that is available at this challenging time. There are a range of measures available to help maximise your income and to assist with essential living costs. It is not always easy to know where support is available or how to apply.

Don't assume that you are receiving everything you are entitled to, try using the benefit calculator at <https://www.entitledto.co.uk> to make sure you're receiving all the benefits you should.



Christmas Recipes

Sweet Snowballs

An alternative to truffles, these chocolatey bitesize treats contain Maltesers, coconut, marshmallow, cranberries and rich tea biscuits – perfect for making with kids

METHOD

1. Melt the chocolate in a bowl over a pan of simmering water. Meanwhile, crush the biscuits and Maltesers in a large bowl.
2. Add mini marshmallows, dried cranberries and cake crumbs, then the chocolate and golden syrup. Mix well. Tip desiccated coconut onto a plate. Drop large spoonfuls of mixture onto the plate, then roll them around, coating in coconut and shaping into balls. Place on a baking tray and chill for 30 mins before serving. Sprinkle with edible glitter if you like

INGREDIENTS

- 400g white chocolate, broken into pieces
- 100g rich tea biscuit
- 50g white Maltesers
- 50g mini marshmallow
- 50g dried cranberries
- 50g cake crumbs (we used shop-bought Madeira cake)
- 3 tbsp golden syrup
- 100g desiccated coconut
- edible glitter (optional)



Rudolph Shortbread

These shortbread triangles are a great edible gift for kids to make over Christmas – decorate with sweets and wrap up with pipe cleaner “reindeer” antlers.

METHOD

1. Put the butter, vanilla and sugar in a big mixing bowl and stir together with a wooden spoon until really smooth. Stir in the ground rice first, then the flour. If it starts to get dry, you might need to use your hands to squish everything together to make a smooth dough.
2. Put a piece of baking parchment on a baking sheet. Make the dough into a round ball in the middle of the parchment, then use your hands to push it down and flatten it. Get a rolling pin and dust it with some flour so it doesn't stick to the dough. Use the rolling pin to roll the dough out to a big circle.
3. Get your 22-23cm round plate, cake tin or cardboard template and place on top of the dough when you've rolled it big enough. Use a cutlery knife to trim round the edges to make a neat circle. Use the offcuts to make smaller biscuits or freeze the dough for another time.
4. Use a knife to mark the giant biscuit into 8 smaller wedge-shaped biscuits – pretend you are cutting a pizza into slices but don't actually cut it. Prick lines from the edge to the centre of the dough. Use the back of a fork to press all around the top of the circle along the edge to make a line pattern (it's going to be hair for your reindeer!)
5. Cover with cling film and put the tray in the fridge for 30 mins to get cold. Heat oven to 180C/160C fan/gas 4. Cook the chilled shortbread for 25 mins until golden. Cool completely on the tray, then use a sharp knife to follow the lines you made with a fork and cut into 8 wedges
6. Mix the icing sugar with 1-2 tsp of water to make a thickish icing. Dunk each red sweet in and use like glue to stick one on the pointy end of each biscuit to make red noses. Dunk in your white sweets or chocolate buttons and stick them 2cm in from the edge at the other end to be eyes. Use the black writing icing tube to add dots to the white eyes, then let all the icing dry and go hard.
7. Carefully wrap each biscuit in a square of cellophane or put in a cellophane bag. Twist the middle of a pipe cleaner in a loop around the top of the bag or gathered cellophane to enclose the biscuit. Now twist each end of the pipe cleaner so it looks like the reindeer's antlers. Add labels and give to your friends and family, or hang on the tree. Will keep for up to 3 days in a cool, dry place.

INGREDIENTS

- 200g salted butter, softened
- 2 tsp vanilla extract
- 85g golden caster sugar
- 85g ground rice
- 225g plain flour, plus extra for dusting
- 3 tbsp icing sugar
- 8 red sweets
- 16 white sweets or white chocolate buttons, for the eyes
- Black writing icing tube

YOU WILL ALSO NEED

- 8 cellophane bags (15 x 25cm) or 8 x 40cm cellophane squares
- 8 brown pipe cleaners
- labels and string or ribbon
- 22-23cm round plate, cake tin or cardboard template



What to do if you're struggling with your energy bills

Energy prices are at all an all time high and even with the price cap and all the additional support the Government have provided you may still be struggling. We have put together a guide to what help is available and where you can get more support.

1. Talk to your supplier

If you are struggling or falling behind with your payments give your supplier a call to discuss what help may be available for example:

- **Full repayment plan review**
- **Affordable debt repayment plan**
- **Payment breaks**
- **Payment reduction and more time to pay**

2. Pre-payment: are you struggling to pay?

Again call your supplier to have a chat about your situation, some suppliers can provide emergency credit, friendly credit meaning you won't be disconnected in the evening, weekend or bank holidays if you have run out of credit. They may also be able to offer additional support credit if you cannot top up. It is really important that you speak to your supplier to see what help is there for you.

3. Energy Grants and Hardship Funds

Many of the bigger energy providers are able to offer grants or hardship funds if you are struggling to repay your fuel debt. If you are in debt speak to your supplier to check if they provide support and to check if you are eligible for support.

4. £400 Energy Support Scheme

Part of the help provided through the cost of living support from the Government was every household to receive £400 off their energy bills. Your energy supplier will pay this from October to March and how this is paid depends on how you pay for your energy and what type of meter you have. This varies depending on your supplier, some will pay this directly into your electricity account, reduce your direct debit, credit your smart meter or send you a code. Payments will be made first week of each month £66 for October & November and £67 from December to March. If you have not received your payments contact your supplier.




5. Warm Home Discount

Warm home discount will open in November, £150 to each pensioner and low-income household who are in receipt of certain benefits. This will be paid by your energy supplier between November and March into your electricity account, again this will vary on what meter you have how you receive this payment. Each supplier has their own criteria for more information and to apply please contact your supplier.

Applications are open for customers of:

- **British Gas / Scottish Gas**
- **EDF**
- **Octopus Energy**
- **Shell Energy**

All other suppliers will open November and applications are closed for Utilita.




6. Where to go for free help and one to one advice

If you are struggling to speak to your supplier, you can contact us for help and we can contact your supplier to review your payment plan and look for additional support from grants if you are in debt.

We are also working in partnership with Home Energy Scotland who can help you with ways to save energy by giving you practical tips and advice on reducing the amount of energy you use but still staying warm and saving you money on your bills.

We can make a referral on your behalf or if you prefer you can contact them directly on: Tel 0808 8082282 homeenergyscotland.org/warmer-home



£400 Energy Payment Scam

Please watch out for a text message claiming to be from the Government, inviting you to apply for £400 discount from the Energy Support Scheme.

It's a scam!

Every household is entitled to this discount, but it will be paid directly to your energy supplier over 6 months from October 2022. You do not need to apply. Most phone providers are part of a scheme that allows customers to report suspicious text messages for free by forwarding it to 7726.

If you forward a text to 7726, your provider can investigate the origin of the text and arrange to block or ban the sender, if it's found to be malicious. You can also take a screenshot or screen recording of the text message and send it to the National Cyber Security Centre at report@phishing.gov.uk



Grant Information



We are pleased to announce we have been successful in being awarded two grants.

Social Housing Fuel Support Fund

We are currently in discussions with Scarf to administer the fund on behalf of HfL for our tenants. Scarf are a national charity who offers free and impartial advice on saving money on fuel bills, managing energy use and making your home warmer and more comfortable. They will also be able to provide practical support. More details will be provided in the New Year.



Cost of Living - Community Anchors

We are pleased to announce that we will also be working with East Lothian Housing Association (ELHA) in the New Year on a joint project Helping Hand, which will support ELHA and HfL tenants in most need with a variety of financial and practical items such as fuel and fuel vouchers, small electrical appliances, duvets and blankets and clothing.

Heat Your Home



Look after your boiler in the winter months. Follow our 3 steps:

Step 1:

Check your boiler is working at least once a week. It's important to check it even in the summer months, ahead of the cold weather coming back. If it's not working, report a repair as soon as you can.

Step 2:

If you have a pay as you go gas or electricity meter, try to make sure you have plenty of credit on it in case it gets cold quickly. If your gas or electricity won't come on, remember to check you're definitely in credit before you report a repair.

Step 3:

If your boiler doesn't work, then please report a repair straight away.

As it gets colder, keep your home at a set temperature between 18-21°C – keeping warm will help you stay well.



Winter Tips

Keeping your home safe this Winter

Do you know where your main stop valve is to turn off the water if you have a burst? If you don't, call us and we will arrange for someone to pop round and show you where it is.

Keep Cosy.... keep your home as warm as you can. If you notice any unlagged pipes please let us know.

Frozen Pipes.... Usually, you are not aware the pipes are frozen until the heating does not come on. Damage to pipes happens when the pipes start to thaw. If a pipe is frozen, isolate it and turn off the stop valve. Do not try and thaw with naked flame. Don't switch on water filled heating appliances until you are sure the system has thawed out.

Prevent Fire.... Test your smoke alarms monthly, never leave cookers unattended, never place candles or other open flames near your Christmas tree, don't overload electrical sockets, close all doors when you leave the house or go to bed to prevent fire spreading.

WISHING YOU ALL A VERY

Merry Christmas

AND A
HAPPY NEW YEAR



Homes for Life Housing Partnership

57 Market Street, Haddington, East Lothian, EH41 3JG

is a recognised Scottish Charity No 028542. Company Registration No. 188299.

Telephone 01620 829300 **E-mail** info@homesforlife.co.uk **Web** www.homesforlife.co.uk