



#### June edition

2022

# Intro by Jamila

This is our first Bulletin this year. It has been a very busy 6 months since I wrote the intro to the December Newsletter. Since that time, we have completed a full tenant satisfaction survey, set out our Business Objectives for 2022/23, consulted with you on the rent increase and launched our new branding. See inside for more information on each of these topics.

In addition to this we carried out a Strategic Options Appraisal (SOA). This is a regulatory requirement when the senior officer leaves the organisation. I advised you of this in the last Newsletter. The exercise reviews our long-term plans, finances and most importantly what is best for our tenants. We commissioned a company called HRC to carry out this exercise independently. The SOA's purpose is to assist the Board in deciding on the future direction of the organisation and what the organisation will look like to ensure it meets the needs of current and future tenants.

HRC's review concluded that it would be in the best interest of our tenants that we remain an independent organisation.

The Board are delighted with this outcome to remain stand alone. We recently advertised for a new senior officer; however, we were unable to recruit the right person for this position from the applications we received. As a Board we are discussing options at our next meeting. Thankfully, Wendy McCracken, our Interim Manager, can stay with us a little longer until we recruit the right senior officer for Homes for Life. I would also like to say a big thank you to all of you who scored Homes for Life out of 10 as your landlord, via text. This information was used in the SOA. 84 tenants responded which is 30% of all tenants. Of those responses, 74% scored HfL between 8 and 10; 19.3% between 5 and 7 and 6.7% scoring us 1-4. That means that 93.3% of you feel we are doing a good job.

For those who scored us 4 and under, we are working on any weaknesses identified. The full tenant satisfaction results inside give us more information which is broken down into different areas.

Finally, the other theme that cannot go unmentioned at present is the ongoing financial hardships faced by all as a result of high fuel prices, high inflation and soaring utilities bills. We have some tips and ideas inside along with additional help that is available through other agencies.

Can I take the opportunity to thank you for taking the time to read our Bulletin and I hope you find it useful.

Kind Regards

Jamila Greig Chair



## Save the date

### Afternoon of 20<sup>th</sup> August 2022

#### Come and meet your Homes for Life team!

There have been significant changes with your team and we would like to give you the opportunity to come and get to know us. Details to follow.....

# We want you to be involved

#### Invitation to Join Homes for Life Tenants Panel

We are delighted to be working with The Tenants Information Service (TIS) to assist us in developing our Tenants Panel.

#### The aim of the Panel will be to:

- Seek your views on current services
- Identify any recommendations for improvement
- Assist in policy and service review consultations

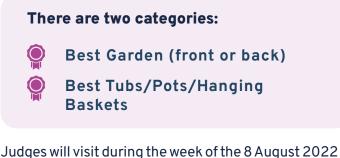
Homes for Life will provide transport to and from meetings within East Lothian where required and ensure the information you need to assist in your participation is made available to you.

If you are interested in getting involved or would like to know more about the Tenants Panel, please email donna.dougal@homesforlife.co.uk or sdonohoe@ tis.org.uk to let us know.



#### **Garden competition**

We are re-introducing our Garden Competition. The competition is open to all our tenants and owner occupiers that we factor.



Judges will visit during the week of the 8 August 2022 and each winner will receive a £50 voucher and two runners up for each category will receive £25.

Nominations can be received by email at **info@ homesforlife.co.uk** and should be headed Garden Competition 2022 and the following information must be provided:

- Name
- Address

Stating either or both of the categories below:

- Best Kept Garden
- Best Kept Tubs/Pots/Hanging Baskets



# We asked... you said

#### **Tenant Satisfaction Survey 2022**

Homes for Life commissioned Research Resource to carry out a satisfaction survey on our behalf. 148 telephone interviews were completed in February 2022 which equals a 53% response rate.

The survey sample is broadly representative by geography, and property type. The result from this robust data means we can be confident about making decisions based on these outcomes.



The Scottish Housing Regulator also collects this data to use for comparing landlord's performances against each other.

There are seven key areas we report on. Our overall satisfaction level result was 87.84%. We have good results for Neighbourhood Management 91.89% satisfaction rate, Keeping you Informed 97.97% satisfaction rate and Opportunities to Participate 95.95%.

There are three areas where we have work do which are the Quality of your Home 70.95% satisfaction rate, overall value for money 79.05% and the Repairs Service 80.5%.

Our satisfaction survey was one of the first following COVID. This may have impacted on how you felt about the quality of your home, as you have spent more time at home during lockdown and our repairs service was reduced during this time too. However, our maintenance team are carrying out regular repairs surveys to ensure any problems are addressed as they arise. Additionally, our new repairs contractor, R3, only started working for us mid-December 2021, therefore, their performance is not captured in the survey outcome.





We also gathered other information which will let us help shape our services in the future. Of those 148 surveyed:



You prefer us to contact you by letter, newsletter, email and text



86.5% have access to the internet



65% of you do not wish us to consult with you

30% prefer short surveys and/or consultations



38% would use a customer portal



You prefer to contact us via telephone, email and text



15% have had difficulty paying rent

19% have had difficulty paying for food

27% have had difficulty heating homes

#### **Your Priorities**

#### Your 2 top priorities

- Having an effective repairs service
  - Improving the quality of your home

#### Your medium priorities

- Improving landscaping and common areas
- ✓ Fair and effective letting of homes
- Effective dealing with anti-social behaviour



#### **Our Priorities**

- We are monitoring the repairs service from our new contractor
- We are compiling an improvement works programme based on our stock condition survey
- We are re-introducing estate walk abouts with Board Members, staff and tenants
- We are introducing a new waiting list and allocations policy

- We are putting in place a tenants panel
- We are consulting with the tenants panel on how we produce information and how we provide our services
- We are holding a tenant's annual meet and greet with Board and staff members



# New Logo and New Website

We hope you like our new branding. We will also be launching our new website over the summer months. It will be more easier to navigate and more useful to tenants and other interested parties.





housing partnership



# **The Prize Draw Winners...**

Research Resource who carried our the tenant satisfaction survey picked the three winners at random, with each receiving a £100 gift voucher. Congratulations to:....

Mr & Mrs Tania Orde Mr Martin Mr Young East Linton Cockenzie North Berwick



Homes for Life Broadcast • June 2022 Edition

# Housing Management

#### **Rent consultation**

In January 2022, we consulted you about the proposal to increase rents by 2%. Whilst no increase is welcome, we need to ensure that we have enough income coming in to meet our costs. We were aware of increasing inflation which was running at 5% at that time and the impact that has on you on your other costs too, not just your rent.

We received 99 responses to the question on our proposed 2% rent increase as follows:

Response	Number	%
Yes	53	54%
Don't Know/No Opinion	8	8%
No	38	38%

Following the outcome of the consultation, rents were increased by 2%.

#### How to pay your Rent



**Our preferred method of payment is Direct Debit** -All payments made by Direct Debit are guaranteed, this means that in the unlikely event a payment is made in error, you will receive a full and immediate refund. Please call us on **01620 829300** so we can arrange your direct debit over the phone.



Telephone Payments - contact telephone payments on: 0844 557 8321

You will need your Allpay number or your Allpay card



Pay online at: https://www.allpayments.net/allpayments You will need your Allpay number or your Allpay card



**By allpay Card** at various outlets – for example the **Post Office** or anywhere displaying the **Paypoint** logo

You will need your Allpay card



You can also pay rent using your **Smartphone.** The app is available for Apple and Android smartphones.

You will need your Allpay number or your Allpay card



#### Homes that don't meet your needs

Is your home too large, too small or no longer suitable for your needs. You can apply directly to us for an Internal Transfer application form. Applications are assessed on housing need and are prioritised in line with the criteria in our Housing Allocations Policy.

Please contact the office either by phone or email **info@homesforlife.co.uk** for an application form and we will send one to you.

# Staying Safe and Being a Good Neighbour

#### Keep the Stairwell Clear!

The communal stair is your only means of escape in the event of a fire. Items such as bicycles, pushchairs and recycling boxes and bags must not be stored there. If you are currently storing any items in the stairwell, they must now be removed.

A fire started in a communal stair can trap you, and can potentially kill. Even a small bag of rubbish, a child's plastic trike, or an old rug can create enough smoke to fill a whole stair. More information available on the https://www.firescotland.gov.uk/your-safety/at-home/







# The common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often deliberately set on fire.

### Keep it clear

- Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

### If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can

For free home fire safety advice CALL 0800 0731 999 or visit our website at www.firescotland.gov.uk



#### **Dog Fouling**

We've received a number of recent complaints about people not cleaning up after their dog. Not cleaning up after your dog is illegal as a result of The Dog Fouling (Scotland) Act 2003. In 2016 the fixed penalty for leaving dog fouling was increased to £80 and can in some cases lead to conviction and a fine of up to £500. It is also a Breach of your Tenancy Agreement.

In addition to being a nuisance to pedestrians and walkers, dog fouling can also be dangerous to people's health.

You can report dog fouling to East Lothian Dog Warden online here https://www.eastlothian.gov.uk/forms/ form/10218/en/dog\_fouling or by ringing 01875 824305 and asking to speak to the Dog Warden. To help them investigate and target warden patrols, please tell them:

- Where and when fouling is happening
- The dog owner's name and address, if you know it
- What the dog looks like, including breed and colour
- Your own contact details



#### More information:

https://www.keepscotlandbeautiful.org/community-and-place/clean-up-scotland/do-your-bit-toclean-up-scotland/tackling-dog-fouling

#### **Special Uplifts of Bulky Items**

If you are planning on buying new furniture, please remember that if you need to use the Council's free bulky waste (uplift) service for your old furniture, you must organise this well in advance.

The waiting time for an uplift can be 8 – 10 weeks. Until the agreed uplift date, you must either store the furniture in your home or dispose of it yourself.

Furniture lying around is unsightly and can be dangerous, if you leave furniture outside your property, including in communal bin stores, we may remove it and charge you the cost of picking up and disposing of your furniture.

Check with the company you are buying from, many of them offer to take away your old furniture or appliances for a small or no fee when they deliver your purchases. If your old furniture is in good



condition, please consider donating it to the Recycling First Project, which provides furnishings and other household goods to low-income households.

East Lothian has four Recycling Centres, in Dunbar, North Berwick, Macmerry and Wallyford (Kinwegar), which take household waste and recycling that cannot be collected at the kerbside. These centres are open 7 days a week, from 8.30am to 4pm (6.15pm in the summer).

https://www.eastlothian.gov.uk/directory/10061/recycling\_centres

#### How to present your items for collection



Ensure that items are presented on the kerbside by 07:00 on the day of collection. They do not carry out collections from gardens, driveways or inside houses.

All items put out for uplift must be presented in a safe and tidy manner on the kerbside.

- Uplifts that have not been presented correctly may not be collected.
- Only items that have been booked for uplift on that day will be collected, all other items will be left.

01875 824 305

To book an uplift - call:

Homes for Life Broadcast • June 2022 Edition

# **Additional Help**

#### Help with High Energy Bills

If you are struggling to pay for energy or think you may get into difficulty, contact your supplier. We know that the pending October Energy Price Cap rise will be extremely worrying for many of our tenants.

Ofgem rules mean suppliers must offer payment plans you can afford and you can ask for 'emergency credit' if you use a prepay meter and can't top up. We are here to help, please contact Zoe or Jennifer in the Housing Management team if you would like us to refer you to:

- Changeworks energy finance and energy cost debt come to us for a referral
- CAB/East Lothian Council Financial Inclusion
- CAB can also include third party debt
- Scottish Welfare Fund
- Food bank Referrals

#### **Benefits & Energy Costs**

If you're struggling to afford your energy bills, you might be able to take advantage of certain benefits, grants and help offered by the UK Government, the Scottish Government and energy suppliers.

Every UK household is set to receive a £400 energy bill rebate as part of plans to tackle the cost of living crisis. This is called the Energy Bills Support Scheme.

You don't need to do anything to get the money and you won't have to pay it back. The £400 will be automatically added to your energy account over 6 months starting from October 2022. If you have a prepayment meter, the £400 will be added to your meter or you'll be given vouchers - the government will confirm how you'll get the money nearer the time.



The government will also send you extra one-off payments if you:

- get certain benefits that are based on your income - for example Universal Credit
- get a disability benefit for example PIP or Attendance Allowance
- are over State Pension age and get Winter Fuel Payments

You can get as many of these extra payments as you're eligible for. You won't have to pay tax on them and they won't count as income when calculating your benefits.



# £650 one-off Cost of Living Payment for those on means tested benefits:

This includes all households receiving the following benefits:

- Universal Credit
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Pension Credit
- DWP will make the payment in two lump sums – the first from July, the second in the autumn. Payments from HMRC for those on tax credits only will follow shortly after each to avoid duplicate payments.
- Claimants will need to be in receipt of one of these benefits, or have begun a claim which is later successful, as of 25th May 2022 to be eligible for the first of the two instalments. HMRC and DWP will provide further guidance, and the government will set out the eligibility date for the second instalment, in due course.
- This payment will be tax-free, will not count towards the benefit cap, and will not have any impact on existing benefit awards.
- Eligible claimants will receive the payments directly, so no need to apply.

#### **One-off £300 Pensioner Cost of Living Payment**



Pensioner households will receive an extra £300 this year to help them cover the rising cost of energy this winter.

This additional one-off payment is an additional payment for those households already in receipt of the Winter Fuel Payment and will be paid on top of any other one-off support a pensioner household is entitled to.

The Winter Fuel Payment (including the extra Pensioner Cost of Living Payment) is not taxable and does not affect eligibility for other benefits.

All pensioner households will get the one-off Pensioner Cost of Living Payment as a top-up to their annual Winter Fuel Payment in November/ December.

For most pensioner households, this will be paid by direct debit.

People will be eligible for this payment if they are over State Pension age (aged 66 or above) between 19 – 25 September 2022. There are certain circumstances where an individual above State Pension age does not qualify for the Winter Fuel Payment which can be found here on gov.uk https://www.gov.uk/winter-fuel-payment/eligibility Eligible claimants will receive the payments directly, so no need to apply.

#### £150 Disability Cost of Living Payment

People who receive the following disability benefits will receive a one-off payment of £150 in September:

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance
- Scottish Disability Benefits
- Armed Forces Independence Payment
- Constant Attendance Allowance
- War Pension Mobility Supplement
- Claimants must be in receipt of, or have begun an eventually successful claim for, one of these benefits as of 25th May 2022 to be eligible for this additional payment.
- ✓ For the many disability benefit recipients who receive means tested benefits, this £150 will come on top of the £650 they will receive separately.
- These payments will be exempt from tax, will not count towards the benefit cap, and will not have any impact on existing benefit awards.
- Eligible claimants will receive the payments directly, so no need to apply.





#### **Council Tax Reduction**

You may be eligible for Council Tax Reduction if you are on a low income or claim certain benefits. This could reduce your council tax bill, and the amount you have to pay by up to 100%, depending on your circumstances.

Applications are open to those who own their homes or rent, and either unemployed or working.

**Payment** – You can apply using East Lothian Council's online enquiry form or by telephoning them on **01875 824314** 

#### **Scottish Welfare Fund**

The Scottish Welfare Fund is available to assist people on a low income who are having difficulty because of an exceptional situation or in meeting a one-off expense.

There are two types of grant available.

#### **Crisis Grant**

A Crisis Grant can be awarded in a crisis to meet expenses that have arisen as a result of an emergency or disaster in order to avoid serious damage or serious risk to the health and safety of an applicant or their family.

Applications can be made for living expenses or for essential items following a disaster.

Awards may be in cash or in kind. Some examples of living expenses are food, essential heating costs, nappies, toiletries, travel costs and costs for accommodation in a hostel.

A Crisis Grant may not be awarded if the applicant can access other resources to tide them over the crisis.

The key test of eligibility for a Crisis Grant is the severity of the applicant's situation and the likely impact on them and their family.

#### **Community Care Grant**

A Community Care Grant can support independent living, preventing the need for institutional care.

Applications can be made for essential items such as furniture, household equipment, travel costs, removal expenses, storage charges, connection charges for gas and electricity.

A Community Care Grant may not be awarded if the applicant (or their partner) has savings of over £700 if they are below pension age, or £1,200 if above pension age.

The amount of money available to councils through the Scottish Welfare Fund is limited every year, therefore payments may be restricted.

The key test of eligibility for a Community Care Grant is retaining or establishing a settled way of life in the community.

#### Who can apply?

You should be 16 or over. Applicants should normally have a low income and be entitled to one of the following but this is not essential:

- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Savings Pension Credit
- Guaranteed Pension Credit
- Payment on account of one of above
- or have no means of support

However, applicants do not have to be in receipt of a benefit to receive a grant. Anyone who has a low income or does not have access to their money can apply.

You can apply online or call them on telephone: 01620 828790 https://www.mygov.scot/scottish-welfare-fund

# **Maintenance Section**

#### **Planned Works**

Earlier this year we carried out a full stock condition survey. The purpose of this was to check all the fixtures and fittings in your homes to allow us to see what has to be done and when. This has allowed us to pull together our planned maintenance programme for 2022/23. The works we will carry out are to fit:



Number	Replacements
44	"A" rates efficient gas boilers
5	Air source heat pumps
10	Kitchens
22	Front and back doors

In addition to the above replacements, we are prioritising external work including the overhaul and painting of windows, render and roughcast repairs and house painting.

If your home is to be included in the programme of works you will receive a letter in the next few weeks.

#### **Energy Efficiency**

We are aware of the impact on our tenants of increasing fuel costs. This year we will continue looking at new and innovative technologies to better insulate your homes. Currently 98.7% of our properties meet the Energy Efficiency Standard for Social Housing which is a measurement set by the Scottish Government. We will be working this year to bring that up to 100%.

Look out for more articles in the next Newsletter about what you can do to save money and keep your home warm!





#### **Tenant and Landlord Responsibilities**

As your landlord we are responsible for the majority of repairs to your home. However, there are some repairs which are the responsibility of the tenant. The table below sets out the most common repairs and who carries them out.

If you have any questions, please call and a member of the Maintenance Team who will be happy to discuss. Please be aware that in some circumstances, Homes for Life might need to carry out a repair that is the tenant's responsibility and the cost for this might be charged to the tenant.

Type / Location	Item	Who is Responsible?	
		HfL	Tenant
Bathroom	Bath (except plugs and chains)	$\checkmark$	
	Shower unit fitted by tenant		$\checkmark$
	Shower unit fitted by HfL	$\checkmark$	
	Toilet seat		$\checkmark$
	Toilet pan	$\checkmark$	
	Wash hand basin (except plugs and chains)	$\checkmark$	
Kitchen	Cooker		✓
	Cooker socket	$\checkmark$	
	Kitchen units	$\checkmark$	
	Worktop	$\checkmark$	
Heating	Chimney and flue	$\checkmark$	
	Electric storage heaters	$\checkmark$	
	Gas fired system with radiators	$\checkmark$	
	CO2 detectors - gas systems	$\checkmark$	
Doors	Door bell		
	Door chain		$\checkmark$
	Door name plate		$\checkmark$
	Inside of door (inc. handles)	$\checkmark$	
	Keys		✓
	Door locks	$\checkmark$	



Homes for Life Broadcast • June 2022 Edition

# 

Type / Location	Item	Who is R	Who is Responsible?	
		HfL	Tenant	
Plumbing	Broken sink, bath, basin or toilet	✓		
	Blocked sink or toilet	✓		
	Domestic cold water supply	✓		
	Downpipes	✓		
	Drains and gutters	✓		
	Hot Water Supply	✓		
	Sink plugs and chains		$\checkmark$	
	Washing machine fittings		✓	
Electrical	Electric fire (fitted by Tenant)		✓	
	Electric fire (fitted by HfL)	✓		
	Immersion heater	✓		
	Light fittings	✓		
	Light bulbs		$\checkmark$	
	Appliance plugs		$\checkmark$	
	Smoke/heat detectors	✓		
	Sockets	✓		
	Switches	$\checkmark$		
	Wiring and circuits	✓		



#### How to get the best out of your heating

We all know the cost of heating has risen massively, so it makes more sense than ever to ensure you are using your heating as efficiently as possible. We have made sure that 98% of our homes meet the energy efficiency standard set by the Scottish Government, and we are working hard to make that 100% this year.

On top of this, we are looking at new technologies and any further improvements we can make to help our tenants reduce the amount they spend on heating.

# **energy** saving trust

That being said, there is no doubt the increase in bills is going to be hard for everyone. Organisations such as The Energy Saving Trust can provide further information of what you can do.

Here are some quick tips to make sure you are keeping your costs as low as possible!

#### For Gas Heating -

**Set your room thermostat** - A room thermostat prevents your heating system from using more fuel than it needs to. Make sure it's at a comfortable level, but a reduction of just a couple of degrees can have a big impact on your bill. The thermostat should be set to the lowest comfortable temperature, typically between 18°C and 21°C. You don't need to turn your room thermostat up when it is colder outside; the house will heat up to the set temperature whatever the weather, however it may take a little longer on colder days. Turning up your room thermostat won't make your home heat any faster.

3

**Use your thermostatic radiator valves -** Thermostatic radiator valves (TRVs) allow you to control the temperature of your individual radiators, so you can turn down the heat in rooms you are not using.

They work by sensing the air temperature around them. If the room is warmer than the setting on the TRV, the valve will close a little, reducing the volume of hot water flowing into the radiator. If the room temperature is lower than the valve setting, the valve opens, increasing the flow of hot water into the radiator.

They are usually marked with a scale from 0 - 6, where zero (0) is off and six (6) is fully open. Aim for the lowest setting that keeps the room at a comfortable temperature, as this will reduce the volume of hot water, using less energy and saving you money.

#### 2

Learn to use your how programmer - A timer or programmer allows you to control when your heating and comes on and when it goes off. This is useful because it means you can programme your central heating to fit around the way your home is used. If you're not at home or don't require heating at night, for example, then you can programme the heating system to switch off during these times.

Programmers allow you to set 'on' and 'off' time periods. You should set the central heating programme to come on around half an hour before you get up, and go off around half an hour before you go to bed. And if the house is empty during the day, or you can manage without heating during the day, make sure you've set the programmer to go off for this period too.

Check that the clock on the programmer is correct before you set your programmes. Remember, you might need to adjust it when the clocks change.

#### **Electric heating**

Electric heating is more expensive than gas, but unfortunately not all of our homes are connected to the gas network.

2

#### For Electric Heating -

**Don't Block radiators** - Radiators are most effective when their heat source is not blocked by furniture like sofas. Electric radiators work best by being able to effectively circulate heat through the room so placing a sofa or piece of furniture in the way may hamper performance. **Take care to block draughts -** Much like furniture that can prevent the heat from circulating, there are other elements that can impact the heat in the room. Before the weather turns too cold it's worth getting major draughts checked out. There are some quick and easy solutions that can vastly reduce those niggling draughts. Draught excluders are cheap and help block cold air coming into a room.

3

**Keep on top of humidity -** Even in cooler weather, you may find that humidity builds up. Humidity isn't only uncomfortable; it can cause mould in rooms with poor ventilation. Rooms that can suffer from humidity and mould are small bathrooms, especially in older properties. When showering it is best to open a window afterwards to allow the steam to escape.

The idea humidity levels during summer are between 30% and 40%, and 45% and 55% in winter.



# Welcome New Board and Staff Members

We would like to welcome Donna McComb, Sarah Mackie and Neil MacDonald to our Board. Donna is a tenant member and Sarah and Neil work in housing for other organisations.

We also welcomed over the last few months Susan Crowe and Anne Esler. Both have joined us on a temporary basis to assist us with housing and maintenance admin tasks.



# **Update on our Office**

Staff continue to mainly work from home as our office premises are not COVID compliant. We are looking at how best we make use of this space. The feedback you supplied us with demonstrated that the office being closed had not impacted on our services. It is likely that we will move to what is known as "hybrid working" which is a mix between working in the office and from home on a rota basis. More to follow on this in the next issue.



Office: 01620 829300

**R3** - 03000 999 247 for repairs except gas related **Kingdom Gas** - 0800 0389 9463 gas related repairs



Homes for Life Housing Partnership 57 Market Street, Haddington, East Lothian, EH41 3JG is a recognized Scottish Charity No 028542. Company Registration No. 188299. Telephone 01620 829300 E-mail info@homesforlife.co.uk Web www.homesforlife.co.uk