



SUMMER EDITION

2025



Homes for Life
housing partnership

Gill's Message

Welcome to the summer edition of your Tenants Newsletter. As you see flicking through the pages there has been a hive of activity at HfL over the last 6 months.

We delivered and continue with extensive planned maintenance programs to improve tenants homes; we have created a new subsidiary Homes for Life Plus in February and in May commenced the refurbishment of 16 properties at Old Course Gate in Musselburgh, to deliver 16 homes for mid-market rent. Along with Scottish Government and MSP visits.

We hope you find this edition informative and helpful and as ever encourage your feedback and your ideas for future content.

Best regards,

Gill
CEO



- Office open **Monday to Thursday 9am-5pm** (closed for lunch 12:30 to 1.30pm)
- Calls taken **Monday to Thursday 8.30am-5.30pm**
- **Home-visits now available between 8.30am and 6pm Monday to Thursday**
- **Office closed to the public on Fridays** with out of hours emergency service in place



A Visit from Martin Whitfield

Last month Martin Whitfield MSP for the South Scotland visited HfL. We had really good discussions on the challenges impacting on the delivery of new affordable housing in East Lothian, including the practical planning and funding constraints slowing down the delivery of new affordable homes across Scotland.

Rob Hughes – HfL Chair
Annabel Pidgeon, Policy Lead SFHA
Gill Binnie – HfL CEO
Martin Whitfield - MSP South Scotland
Manuela Molendini – Director Hackland and Dore Architects

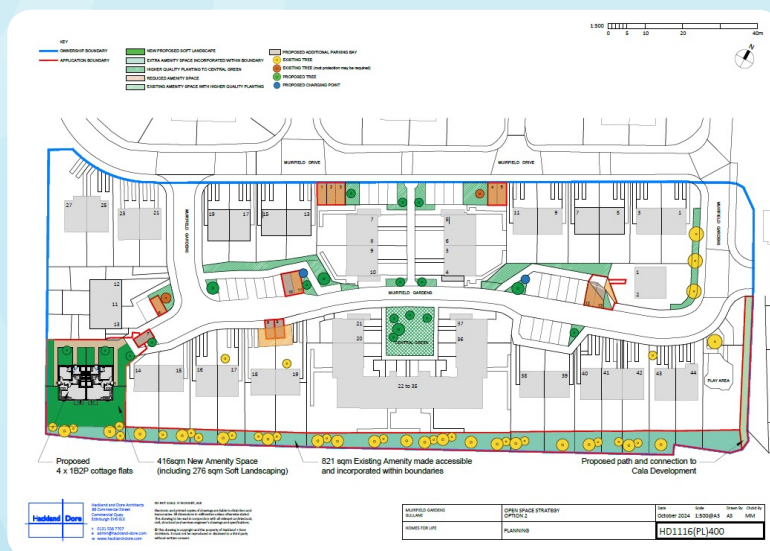


Proposed Gullane Development

Currently HfL have an application in the planning process for the development of four new affordable 1-bedroom homes at Muirfield Gardens in Gullane which we hope to progress to construction in 2026-27. Subject to planning approval and affordable housing supply grant funding.

HfL were also delighted to host a visit from Matt Elsby

HfL were also delighted to host a visit from Matt Elsby, Deputy Minister for Better Homes at the end of May. We had good all round discussions on investment to existing properties, the delivery of homes for mid-market rent and challenges impacting on the delivery of new affordable housing in East Lothian.



Annual Rent Consultation Survey 2025/2026

A huge thank you to everyone who took part in our Annual Rent Increase Consultation. 41% of our tenants responded by completing the survey and providing feedback. To ensure that we continue with the planned maintenance and cyclical investment in existing stock, a 5% increase has been applied. Your feedback included:

1. My current rent, charged by HfL, is affordable?

Answer Choices			Response Percent	Response Total
1	Strongly agree		10.08%	12
2	Agree		43.70%	52
3	Neither agree nor disagree		31.09%	37
4	Disagree		9.24%	11
5	Strongly disagree		5.88%	7
			answered	119
			skipped	0

2. A rent increase of 4.5% is

Answer Choices			Response Percent	Response Total
1	About right, and HfL has the right balance of rents, investment, and services		63.03%	75
2	Too low, and HfL should be investing more in homes and services		2.52%	3
3	Too high, and HfL should make further cuts to investment in homes and services		34.45%	41
			answered	119
			skipped	0

3. A rent increase of 5% is

Answer Choices			Response Percent	Response Total
1	About right, and HfL has the right balance of rents, investment, and services		37.82%	45
2	Too low, and HfL should be investing more in homes and services		0.00%	0
3	Too high, and HfL should make further cuts to investment in homes and services		62.18%	74
			answered	119
			skipped	0

10. Thinking about the LAST time you had repairs carried out, how satisfied or dissatisfied were you with the repairs service provided by HfL?				
Answer Choices			Response Percent	Response Total
1	Very dissatisfied		8.70%	10
2	Dissatisfied		16.52%	19
3	Neutral		24.35%	28
4	Satisfied		28.70%	33
5	Very satisfied		21.74%	25
			answered	115
			skipped	4

6. Taking everything into account, how satisfied or dissatisfied are you with the overall service provided by HfL?				
Answer Choices			Response Percent	Response Total
1	Very dissatisfied		7.56%	9
2	Dissatisfied		7.56%	9
3	Neutral		26.89%	32
4	Satisfied		40.34%	48
5	Very satisfied		17.65%	21
			answered	119
			skipped	0

11. Overall, how satisfied or dissatisfied are you with HfL's contribution to the management of the neighbourhood you live in?				
Answer Choices			Response Percent	Response Total
1	Very dissatisfied		6.72%	8
2	Dissatisfied		10.08%	12
3	Neutral		35.29%	42
4	Satisfied		36.97%	44
5	Very satisfied		10.92%	13
			answered	119
			skipped	0

8. How satisfied or dissatisfied are you with opportunities given to you to participate in HfL's decision making processes?				
Answer Choices			Response Percent	Response Total
1	Very dissatisfied		6.72%	8
2	Dissatisfied		4.20%	5
3	Neutral		36.97%	44
4	Satisfied		37.82%	45
5	Very satisfied		14.29%	17
			answered	119
			skipped	0

5. Taking into account the accommodation and services that HfL provide do you feel that you get good value for money?				
Answer Choices			Response Percent	Response Total
1	Agree		50.42%	60
2	Neutral		33.61%	40
3	Disagree		15.97%	19
			answered	119
			skipped	0

9. Have you had any repairs carried out in this property in the last 12 months?				
Answer Choices			Response Percent	Response Total
1	Yes		65.25%	77
2	No		34.75%	41
			answered	118
			skipped	1



Homes for Life is delighted to announce the launch of an exciting mid-market rent development at Old Course Gate in Musselburgh. Refurbishment is designed to provide 16 high-quality, affordable rental homes to individuals and families, addressing the growing demand for accessible housing in the region.

Offering a range of modern, energy-efficient homes, the project aims to cater to tenants who may not qualify for social housing but find private sector rents out of reach. By bridging this gap, the development provides an affordable and sustainable living option for the local community. Old Course Gate represents a significant step in Homes for Life's mission to provide a wider range of housing solutions tailored to the diverse needs of East Lothian's communities.

- Located in the historic and picturesque town of Musselburgh, renowned for its vibrant community and excellent transport links to Edinburgh
- Comprising a mix of 8, one and 8, two-bedroom homes
- Proximity to local amenities, schools, and recreational facilities

Gill Binnie, chief executive of Homes for Life:

"We are thrilled to launch this mid-market rent development at Old Course Gate. Our mission has always been to create homes that enrich lives and strengthen communities. This project is a testament to our commitment to providing accessible, high-quality housing for those who need it the most. We look forward to welcoming residents to their new homes and to witnessing the positive impact this development will have on the Musselburgh community."

Availability and Application

The properties will be advertised in July for let from September 2025 by our subsidiary Homes for Life Plus which has been created to manage and support the delivery of mid-market rent properties in the South East of Scotland.

Further details about the development, including application procedures and eligibility criteria, can be found on HfL's website. Interested individuals are encouraged to register their interest early, as demand is expected to be high.

Contact Information

For more information on the mid-market rent development at Old Course Gate, please contact:

Homes for Life Plus

Telephone: **01620 829 300** Email: enquiries@homesforlifeplus.co.uk

By switching energy supplier, you might save money on your gas or electricity.

Energy prices tend to drop over the summer, making it an excellent time to consider fixing your tariff.

Most suppliers have a range of tariffs to choose from, so it's a good idea to check you're getting the best deal. Your supplier should list their available tariffs on their website, or you can call them to discuss your options. You can also switch to a different supplier if you find a better deal elsewhere.

Changeworks Tenancy Energy Support Service can provide Homes for Life tenants with free energy support and guidance.



For more information contact caitlin: Caitlin.rodgers@homesforlife.co.uk or call 01620 829 300.

www.changeworks.org.uk



Community Spotlight

We've been out and about this spring visiting, and learning about local services. In this section we shine the spotlight on services which may be of interest to you, our tenants.

For more information on any of these services, contact Tenancy Sustainment Officer, Caitlin Rodgers, on:

01620 829 300 or email Caitlin.rodgers@homesforlife.co.uk.

Dunbar Foodshare

Thanks to our wonderful hosts at Dunbar FoodShare Social Café for the warm welcome, coffee and bacon roll.

As well as providing their regular FoodShare service where clients can access food and essential toiletries, they hold a wonderfully friendly and welcoming weekly Social Café.

The café is held on a Wednesday at Dunbar Parish Church.

Opening Hours

10:30am – 1:45pm

Here's what's on the menu:

Morning Rolls

served from 10:30am to 11:45pm

Soup & Lunch

available from 11:45am to 1:45pm

Biscuits, Cake, Tea & Coffee

from 10:45am to 1:45pm

www.dunbarfoodshare.org

Our Community Kitchen

Our Community Kitchen exists to reduce isolation and loneliness by bringing people together to eat nutritious home-cooked food around a large table, arranging fun activities and planting and growing food to eat around the table. They do this to allow friendships to form.

Our Tenancy Sustainment Officer, Caitlin had a wonderful time joining a community lunch. “Fabulous food, great company and the warmest of welcomes!” They provide lunches daily (Tuesday to Friday) as well as a wide range of social activities. Everyone is welcome.

For more info search Our Community Kitchen East Lothian on Facebook.



Lammermuir Larder

We know that school holidays can be a difficult time for families on low incomes. If you are a family living in the Haddington and Lammermuir Area, this could be a great help over the summer!

www.lammermuirlardergroup.com



Gifford Residents Advice Stall

The sun shone for us in Gifford, at our Residents' Info and Advice Stall.

We were joined by Changeworks who provided tenants with home energy guidance including info on billing, meter issues, RTS switch-off, draft-proofing and more.

We were also joined by our Heating Upgrade Team, the wonderful crew of contractors responsible for heating and insulation upgrades to our Gifford properties. They were on hand to meet residents, talk through the upgrade process and answer questions.



Tenancy Sustainment and Grant updates

Over the past six months:

- ✓ **8** tenants have received fuel vouchers (**over £1500** in tenants' pockets!) from various funders (Changeworks, HACT and Fuel Bank)
- ✓ We have made **10** referrals to Changeworks for 1-1 Home Energy support and guidance
- ✓ **11** tenants are currently receiving regular check in visits / contacts
- ✓ We received an award of **£500** from Scotmid Community Fund to allow us to host pop up events within our estates.
- ✓ Case Study - We assisted a tenant with health conditions to apply for an individual grant to help clear their debt and keep warm over the winter. They received **£1259** in funding from the Talisman Trust to pay off energy debt and purchase IT equipment to support them with day to day living. Additionally, their energy provider made a payment of **£200** to reduce their energy debt. If you are struggling with costs, get in touch, we can help you explore funding you may be eligible for.



Pension Age Disability Payment Update

Pension Age Disability is replacing Attendance Allowance for older adults living in East Lothian from 22 April 2025.

You can get the Pension Age Disability Payment if you:

- **Normally live in Scotland**
- **Have reached state pension age**
- **Satisfy the disability test for either the lower rate (£73.90 a week or the higher rate (£110.40 a week).**
- **Satisfy the residence conditions**
- **Are not a 'person subject to immigration control'**

You do not need to do anything if you already get Attendance Allowance. Social Security Scotland will let you know when you've been transferred over to the Pension Age Disability Payment and

your Attendance Allowance has been stopped.

If you already get Adult Disability Payment, you'll stay on it when you reach State Pension age instead of transferring to Pension Age Disability Payment.

How to claim

If you think you may be entitled to the Pension Age Disability Payment you should claim as soon as you can as it cannot be backdated, unless you are terminally ill.

To claim you can:

- **Phone Social Security Scotland on: 0800 182 2222**
- **Claim online at mygov.scot**
- **Fill out a claim form and send it by post - you'll need to ask Social Security Scotland to send you a paper form**

Planned Maintenance

Planned maintenance completed during 2024-25

Muirfield Gardens, Gullane	28 kitchen upgrades 2 gas boilers
MacFarlane Court, Elphinstone	8 bathroom upgrades 1 fabric first heating upgrade (trial – grant funded)
Walden Terrace / Place	17 fabric first heating upgrades (grant funded)
Various Properties	9 replacement heat pump systems
Upgrades to empty homes	10 bathrooms 2 kitchens
External painting works	2 estates painted in North Berwick
All properties	gutter cleaning
Adaptations to property	3 wet floor showers, 1 door entry system (grant funded)

In 2025-2026 we have budgeted for and plan to deliver:

Muirfield Gardens, Gullane	20 kitchen upgrades 2 gas boilers
Trickle Transfer Properties	8 kitchen upgrades 6 gas boiler replacements
MacFarlane Court, Elphinstone	9 bathroom upgrades
Walden Place/ Terrace, Gifford	19 fully funded fabric first heating upgrades
MacFarlane Court, Elphinstone	29 fully funded fabric first heating upgrades
Limeylands, Ormiston and Tickle Transfers TBC	Exterior Painting Projects
Davidson Terrace / Place, Haddington	Communal internal door replacements

We are continually reviewing our planned and cyclical maintenance objectives against the full thirty-year business plan. Projections have been made for the next 5 years subject to budget and funding approvals made on an annual basis. Please do not hesitate to contact HfL Maintenance and Asset team if you would like to discuss the framework of planned maintenance for your property.

We have also made a budget allowance for unplanned upgrade work resulting from empty homes and reactive maintenance outcomes.

We have received grant funding in 2025-2026, to support major adaptation installations referrals from Occupation Therapy Assessments.

More investment will be targeted by area over the coming years in line with our Asset Management Strategy and as rental income allows. Best value will be achieved by:

- Procurement of bulk contracts for planned work, as one-off replacement works cost more per unit.
- Seeking grant funding where available for energy efficiency and heating improvements
- Future proof of our investments by aligning with the upcoming standards and East Lothian Council District Heating Strategy
- Considering longevity and sustainability over lowest price

Choose the right showerhead

The type of showerhead you use can have a big impact on how comfortable and efficient your shower is, especially when it comes to electric showers. Not all showerheads are the same, and some can cause issues for electric shower systems. Recently, our electricians have been attending call-outs for broken showers, which have been caused by the wrong showerhead being fitted.

Reduced water flow

Some showerheads are designed to save water or provide a gentle flow. While this is good for the environment and your water bills, it can be a problem for electric showers. Electric showers need a steady flow of water to work properly. If the flow is too low, it can lead to inadequate heating and a less enjoyable shower.

Stop buttons and pressure problems

Some showerheads have a stop button that lets you pause the water flow temporarily. This might seem convenient, but in electric showers it can be risky. When you stop the flow, the water in the unit continues to heat up, causing a sudden increase in pressure. This can activate a safety valve, leading to potential damage and the need for repairs.

Which type?

If you have an electric shower, it's important to choose a showerhead that's made for it. Look for models specifically designed for electric showers. These ensure a consistent flow rate that matches your electric shower's specifications.

Avoid showerheads with flow restrictors unless recommended by the electric shower manufacturer. Also, be cautious about showerheads with a stop button or shut-off valve - these features are not suitable for electric showers.



Pictured: Some example of showerheads to avoid.

If you need to check a showerhead is suitable, contact the maintenance team.

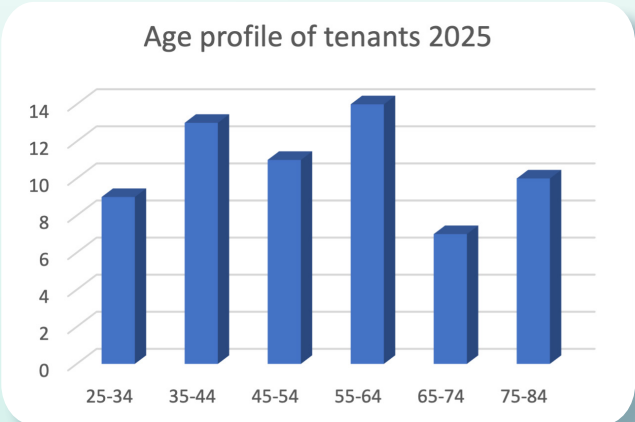
Maintaining your showerhead

Also remember that regular maintenance is crucial to keep your showerhead working well. Over time, limescale and debris can build up, affecting the flow and causing problems. Cleaning your showerhead with a descaling solution or vinegar can help prevent these issues.

Equalities Data Comparisons for the Last Two Years

As a Registered Social Landlord (RSL) in Scotland, Homes for Life (HfL) is regulated by the Scottish Housing Regulator (SHR). The SHR require all RSLs in Scotland to collect equality data. There are nine ‘protected characteristics’ defined under the Equality Act 2010. Of the nine, eight also constitute ‘special category data’ as defined within the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018. The legislation makes it clear as to how and why this data might be collected and used.

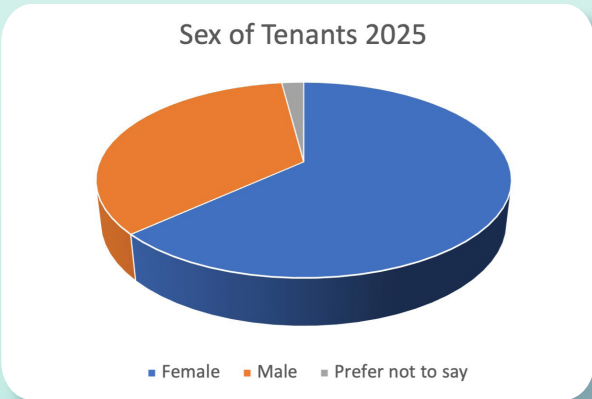
1. Age Profile of Tenants



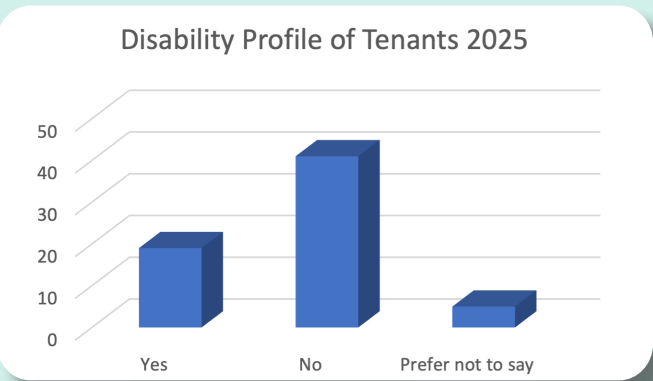
3. What Best Describes Your Ethnic Group



2. Sex of Tenants



4. Disability Profile of Tenants



Gutter Cleaners Poem

As part of our commitment to keeping your homes safe, comfortable, and well maintained, we've been working hard behind the scenes – and sometimes high above the ground! Our gutter cleaning programme is completed annually through all kinds of weather by our local contractor Eco Pressure Clean.

We thought you might enjoy this poem written by Keith the Eco Pressure Clean Director. It captures the spirit, effort, and teamwork that went into the job.

Through winter's chill and skies of gray,
The Eco Pressure Clean Team worked each day.
Up and down, through wind and rain,
Their steady hands did not complain.

The Homes for Life gutters stood tall,
Needing care, yet weathered all.
A project started, months ago,
A task so big, the team did know.

Each step was met with grit and grace,
Through seasons changing, they'd not race.
A chunk of work, so tough, yet true,
The finish line now coming into view.

With patience, skill, and hearts of fire,
They pushed through each obstacle, never to tire.
Today, the gutters gleam, all clean,
A job well done, a peaceful scene.

So here's to the team, with honor and pride,
Who faced each challenge, stood side by side.
From winter's breath to the springtime sun,
The Eco Pressure Clean Team—this work is done.





Please come and join our Tenants Panel

We would like to increase our Tenants Panel.

The aim of the Panel is to:

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

The meetings are held every 4-6 weeks in our meeting room in Haddington. We will reimburse any travel costs. We will also provide transport if needed.

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 call **01620 829300**.

Have your contact details changed?

Please let us know if you have changed your contact details. We need your email address and up to date telephone numbers. This makes it easier for us to get information for you. There are various ways to do this:

 Email us at info@homesforlife.co.uk

 Call us on **01620 829300**

 Update your details on the tenants My Home portal. Please contact us for login details if you have not already signed up.

Thank you!

CLOSING DATE:

**21st
JULY**

Garden & Plant Pot Competition 2025

Calling all gardeners, it's that time of year again to start freshening up gardens.

Every year we hold our Homes for Life Garden and Plant Pot competition to encourage our green fingered tenants to show off the hard work they put in to maintaining beautiful gardens. The prize winners are announced at the Annual General meeting in September.

This year, the categories are:

Best Overall Garden

Best Plant Pot display

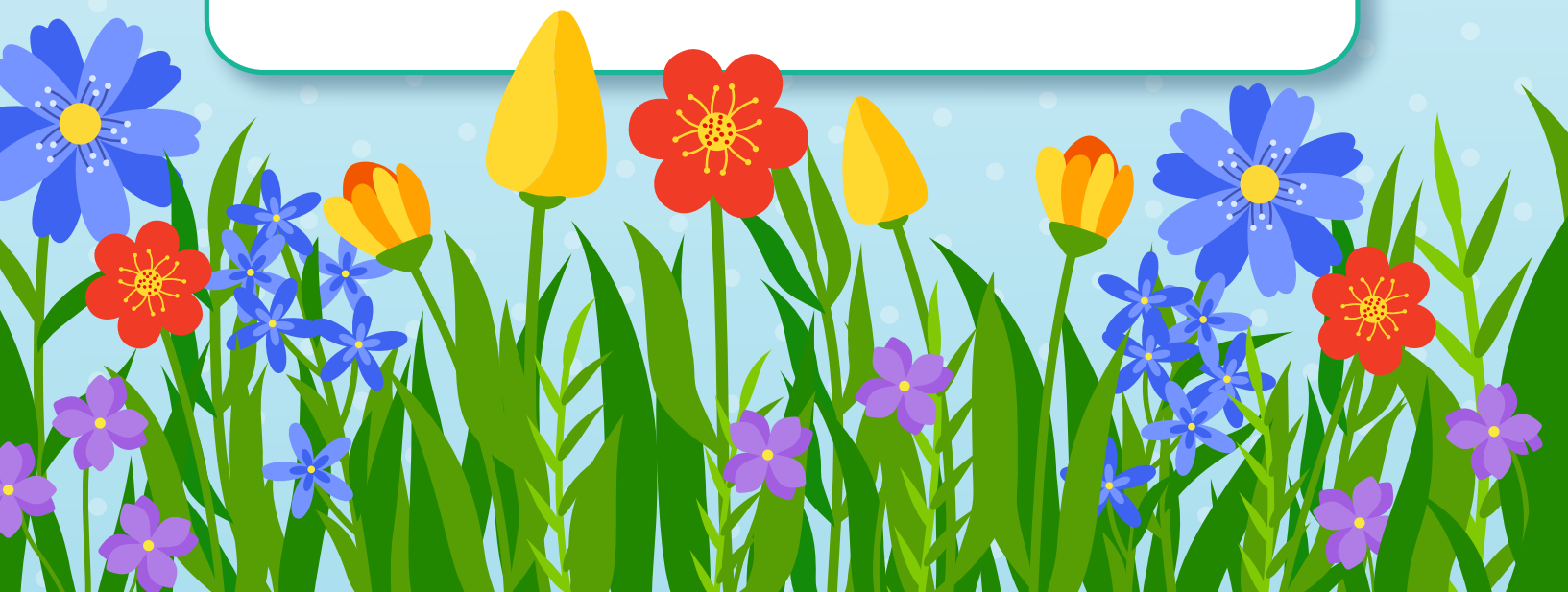
Does your own or neighbouring garden or your plant pots make you smile?

Judges will visit nominated gardens the week beginning 21st July. The winner from each category will receive Gift Vouchers:

1st prize: £75

2nd prize: £50

Nominations can be received by email at info@homesforlife.co.uk and should be headed Garden & Plant Pot Competition 2025, with the name, address, and category.



Summer Colouring In



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Find the Flowers

CHRYSANTHEMUM

LAVENDER

DAFFODIL

LILY

DAHLIA

ORCHID

DAISY

PANSY

FREESIA

POPPY

GERANIUM

ROSE

HYDRANGEA

TULIP

IRIS



Homes for Life Housing Partnership

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

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