



- 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 available** between **8.30am and 6pm Monday to Thursday**
- **Office closed to the public on Fridays**

Welcome to our first digital edition of our Tenants Newsletter.

2025/26 has been a significant year for HfL, with the completion of major property investment projects and the establishment of our subsidiary HfL Plus.

We continued to deliver an increased level of planned and cyclical investment in our housing stock and completed full refurbishment of 16 flats at Old Course Gate in Musselburgh for mid-market rent.

Asset Management & Decarbonisation Strategy

We are currently developing new Asset Management and Decarbonisation Strategies based on prioritising property investment where it will deliver the greatest benefit for customers, including improving the comfort, quality and energy efficiency of homes while making the best use of the Association's resources.

To inform both strategies we have appointed Thomson Bethune to carry out stock condition surveys of all HfL properties between late July and mid-September 2026.

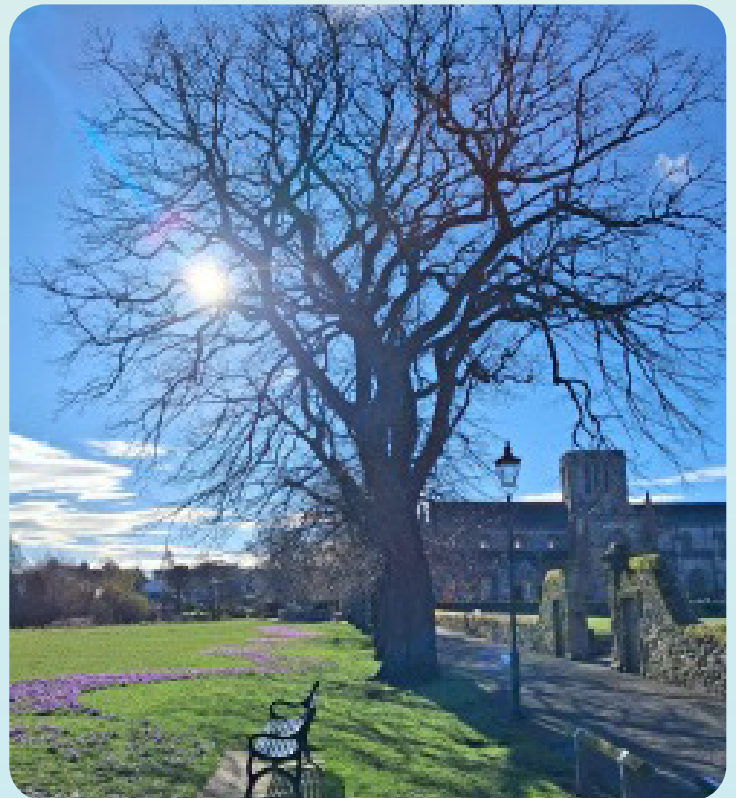
You will shortly receive a letter from HfL and Thomson Bethune confirming when your property will be surveyed.

The survey will include a review of the property condition, performance and energy efficiency to ensure that future investment is planned in a fair, consistent and evidence-based way.

Through implementation of our new Asset Management Strategy and 5-year Strategic Plan we will continue to drive forward business efficiencies and identify opportunities for best value to improve Tenant Services and facilitate growth.

Best wishes

Gill Binnie
CEO



Homes for Life Housing Partnership Regulatory status - Compliant

The RSL meets regulatory requirements, including the Standards of Governance and Financial Management. Please look at our website to see our Engagement Plan for 2026.

<https://www.homesforlife.co.uk/governance-and-regulation/>



New Footpath Works at Muirfield Grove

We would like to let tenants know that work will soon begin on the construction of a new footpath linking Muirfield Grove with the CALA Saltcoats development. The completed footpath will provide a safer and more convenient route for pedestrians and enhance links within the local community.

Stewart Landscapes, Cala's appointed contractor, is scheduled to start work on the 27 July. with the project expected to take approximately two weeks. Once complete the footpath will be adopted and maintained by East Lothian Council.

What to Expect During the Works

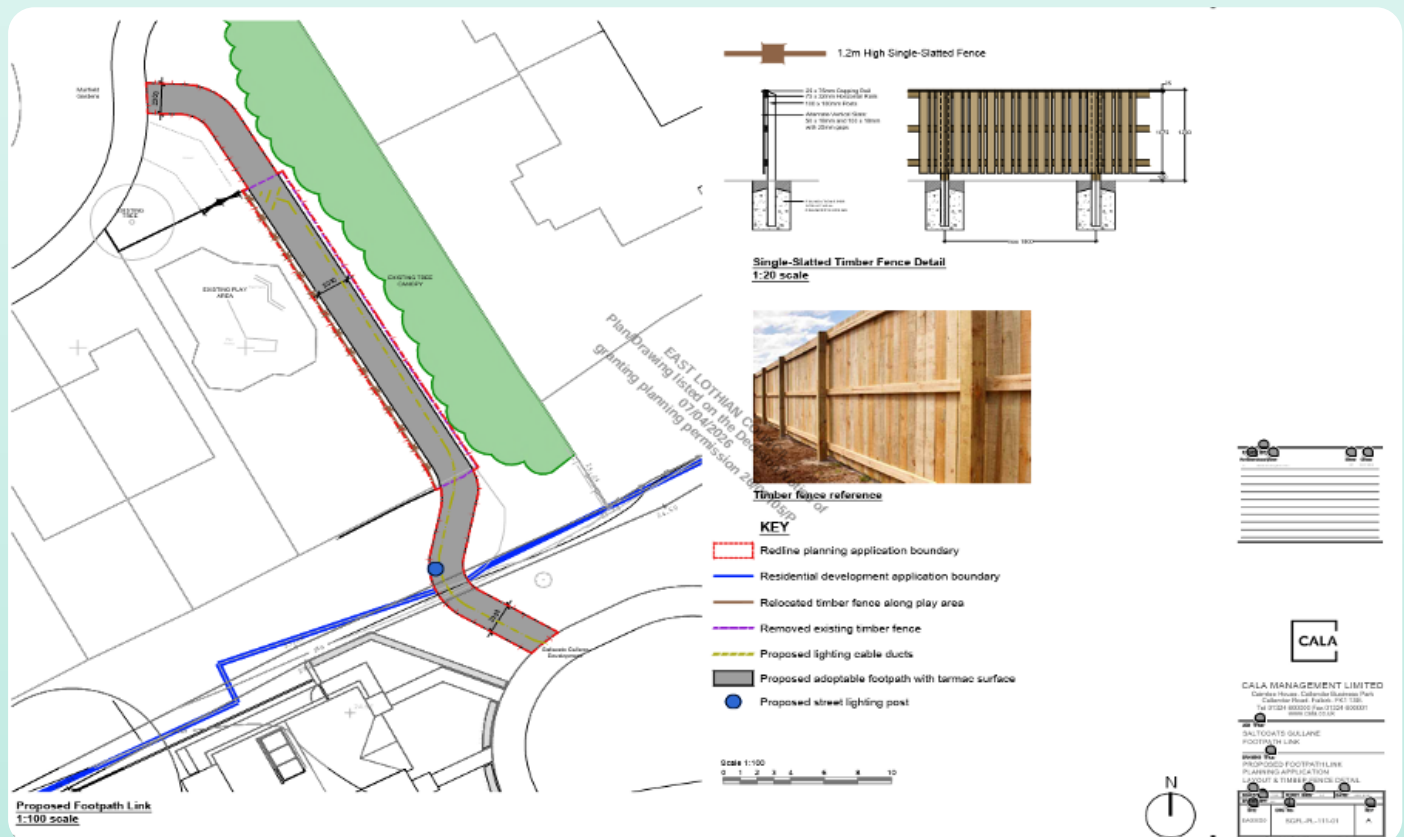
To allow the works to be carried out safely:

- **Heras fencing** will be erected around the work area and the play park for the duration of the project.
- The **play park will be temporarily closed** while the path is being constructed.
- New kerbing, surfacing and street lighting will be installed as part of the project and any areas affected by the construction works reinstated on completion.

Project Timescales

- Construction Start: 27 July 2026
- Construction Completion: 7 August 2026

We appreciate residents' patience and co-operation while the improvement works are carried out and apologise for any temporary inconvenience caused.



Business Strategy Day

Board members and senior staff took some time out last month to consider the future priorities for Homes for Life and Home for Life Plus. These discussions will inform the organisations’ business plans. At a time of ongoing economic and political uncertainty, it is hard to predict the future for ambitious social housing organisations or foresee a time when “things will be back to normal”. Understanding the risks and thinking through the best approach to minimise the impact of these on the organisation, its staff and ultimately its customers is not always easy. Nonetheless, it was inspiring to see Board members and staff explore the potential challenges and opportunities with such optimism, pragmatism and seriousness.

These discussions are only the start of what will be a 9-month process to agree the priorities and update the business plans. The process will include a fundamental review of the external operating environment, the organisations’ performance and capacity to do more, and customers’ feedback. Taking time out from delivering housing services to planning housing services when everyone is so busy can be difficult to justify. But already, I can see the benefits of having such a frank and open conversation about how the organisations best prepare for these next 5 years.



Estate Management Walkabouts & Garden Competition

Community Housing Officer Zoe Stevenson and our new Maintenance Officer Marco Pelosi recently completed this year's annual Estate Management Walkabouts on 23, 24 and 30 June, and 1 July.

With the sunshine on their side, Zoe and Marco enjoyed visiting our neighbourhoods, meeting both long-standing and new tenants, and hearing first-hand about the issues that matter most to our communities. These visits provide an invaluable opportunity for Homes for Life to identify maintenance priorities, monitor the condition of our estates and discuss any concerns or suggestions directly with residents.

During the walkabouts, a number of maintenance issues were identified, including overgrown gutters, areas requiring environmental improvements and gardens in need of attention. It was equally encouraging to see many beautifully maintained gardens that reflect the pride residents take in their homes and communities.

Homes for Life is fortunate to have many of its homes located within the beautiful surroundings of East Lothian. We would like to thank all tenants who invest their time and effort in creating welcoming outdoor spaces that enhance our neighbourhoods for everyone to enjoy.



Garden Competition

Winner: Longstone Avenue, East Linton – A wonderful example of a mature, well-established garden that has clearly been cared for over many years.

Runner-up: Muirfield Gardens, Gullane – Recognised for the biggest garden transformation, demonstrating the fantastic difference that dedication and hard work can make.

Runner-up: Macfarlane Court, Elphinstone

Plant Pot Competition

Winner: Goldenstones Avenue, Dunbar – Awarded for a beautiful display of colourful planters, complemented by an impressive wildflower display in the neighbouring green spaces.

Runner-up: Longstone Avenue, East Linton

Special Recognition

A special mention goes to the residents of **Macfarlane Court, Elphinstone**, particularly those living at **11-17**, whose colourful displays of flowers, planters and garden ornaments have created an attractive and welcoming environment for residents and visitors alike.

Thank you to everyone who took the time to speak with Zoe and Marco during the walkabouts and to all those who continue to take pride in their homes and surroundings. Your efforts help make our communities great places to live.



Our Next Step Forward: Introducing HomeMaster and a New Tenant Portal

At Homes for Life, we're always looking for ways to make life easier, clearer, and more connected for our customers. That's why we're pleased to share an important update about how we'll be delivering our housing services in the future.

By the end of the year, we will be moving to a brand-new cloud based housing management system called HomeMaster.

As part of our wider IT and Digital Strategy the move to Homemaster will:

- **Deliver Outstanding Digital Services**

Provide modern, accessible and responsive digital services that improve the tenant experience and enable customers to interact with Homes for Life through channels that best meet their needs.

- **Empower Our People**

Equip staff and Board members with the technology, information, skills and digital capabilities required to work effectively, collaborate efficiently and make informed decisions.

- **Harness Data and Artificial Intelligence**

Develop a data-driven organisation that uses high-quality information, analytics, automation and AI technologies to improve decision-making, increase efficiency and identify opportunities for service improvement.

- **Strengthen Cyber Security and Resilience**

Protect organisational information, systems and services through robust cyber security, effective governance and resilient technology infrastructure capable of supporting future business needs.

- **Enable Sustainable Growth and Innovation**

Ensure technology investments deliver measurable value for money, support organisational sustainability and provide the flexibility required to respond to changing customer expectations, regulatory requirements and future opportunities.

HomeMaster

What does this mean for you?

The move to HomeMaster will bring with it a easier access to an enhanced online tenant portal.

Through the enhanced tenant portal, you'll be able to:

- Report repairs quickly and easily
- View your tenancy information in one place
- Stay up to date with important messages and the latest information

Smarter repairs, faster resolutions

One of the most exciting features of the enhanced portal is Aiden an AI-assisted repairs diagnosis tool.

This means that when you report a repair through the portal, the system will guide you through a few simple questions to better understand the issue. Using this information, it can:

- Help identify the problem more accurately
- Suggest immediate actions or simple fixes where appropriate
- Ensure that the right tradesperson attends with the right parts

The result? Quicker resolutions and fewer repeat visits, helping us deliver a more efficient and reliable service.

What happens next?

We'll be sharing more information with you as we get closer to launch, including how to register for the tenant portal and how to get the most from its features.

If you have any questions in the meantime, please don't hesitate to get in touch.

Gill Binnie

CEO



Maintenance Team Intros:

Graeme Darling – Maintenance and Asset Manager: I bring more than 20 years' experience across property, construction and asset management, including senior leadership, site management and the delivery of complex maintenance and retrofit projects. My governance and Board experience also helps ensure that safety, accountability and long-term investment remain at the heart of every decision. I am committed to achieving the best possible value for tenants and have helped secure around £1.2 million in fully funded improvements for Homes for Life. My focus is on the whole home from energy-efficient heating, solar panels and insulation to kitchens, bathrooms and wider fabric upgrades while ensuring our homes and neighbourhoods remain safe, welcoming and well maintained.

Keira Blair – Maintenance Admin Assistant: I joined the team in April, bringing seven years' experience from the maintenance department of another housing association. During that time, I developed a strong understanding of repairs, planned maintenance and the important compliance requirements that help keep tenants' homes safe and well maintained. I'm excited to bring that knowledge and experience to my new role, support the wider maintenance team, get to know our tenants and provide a helpful, friendly and reliable service.

Marco Pelosi – Maintenance Officer: My background and experience in Social Housing is mainly with compliance, but I have a good understanding of maintenance and how important it is to make our houses feel like homes for tenants and families. I have been here 7 months now and really enjoying my time at HfL. If you haven't met me yet, that is a good thing as it means you have nothing needing repaired or looked at. I would encourage everyone to make sure that they take a second to understand compliance and why it's important to us at HfL and how important it is to keep you and your family safe. Compliance ranges from Gas Boiler services, Electrical checks (EICR) to Legionella checks. We just want healthy homes and more importantly healthy tenants.



Finance Team

Fiona Coull, Assistant Finance Officer: I've been working in finance for over 20 years, and it's a career I've really enjoyed. I like helping people and building good relationships along the way. When I'm not working, you'll usually find me outdoors. I love getting out for a walk, exploring new places, and making the most of being outside whenever I can.



Benefit Information



Scottish Child Payment or Best Start Grant

The Best Start Grant is a package of three payments to support families with young children in Scotland, and it can often be claimed alongside the Scottish Child Payment.

The Best Start Grant consists of three separate payments designed to help with the costs of pregnancy and raising a child:

- Pregnancy and Baby Payment – **£796.65** for the first child and **£398.35** for subsequent children, available from 24 weeks of pregnancy until the baby is 6 months old, or up to the first birthday for adopted or kinship children
- Early Learning Payment – **£314.45** to help with costs when a child is between 2 and 3½ years old
- School Age Payment – **£314.45** to assist with costs when a child starts primary school
- Applications can be made online, by post, or via phone, and British Sign Language users can apply through the contactSCOTLAND app
- You can apply for multiple payments at the same time using a single form.

What is Pension Age Disability Payment?

Pension Age Disability Payment provides financial support to adults in Scotland who are of State Pension age and have a long-term health condition or disability requiring care or supervision.

Eligibility

To qualify for Pension Age Disability Payment, you must:

- Be of State Pension age or older (check your exact age on GOV.UK)
- Live in Scotland
- Have a long-term health condition or disability that means you need help or supervision, even if you do not currently receive that help
- Have had care or supervision needs for at least 26 weeks, unless you are terminally ill
- Not already receive Attendance Allowance, as this benefit is being replaced by Pension Age Disability Payment in Scotland

You do not need to have a formal diagnosis, nor do you need someone to care for you to qualify.

Current Payment Rates

- The benefit is paid at two rates, depending on your care needs:
- Lower rate (**£76.70 per week**): if you need help or supervision during the day or at night
- Higher rate (**£114.60 per week**): if you need help or supervision both during the day and night
- Terminally ill applicants automatically receive the higher rate
- The payment is non-means-tested, so your income or savings do not affect eligibility

Application Process

Applications are made through Social Security Scotland. If you are terminally ill, there is a fast-track application process.



Gosia's Story: Finding a Way Forward

Gosia has been a Homes for Life tenant for over ten years, living with her partner and their two young children. In May 2025, her circumstances changed suddenly following a relationship breakdown. With her partner moving out, she faced rising debts, financial pressure, and a significant impact on her mental wellbeing.

"Life was turned upside down. I felt so sad—every step I took, I discovered more debt. I didn't know how to manage."

With support from a family member and the Homes for Life team, Gosia took control of her situation. Community Housing Officer Zoe Stevenson and Tenancy Sustainment Officer Caitlin Rodgers worked closely with her through regular one-to-one support. Together, they set up manageable repayment plans, completed a benefits check, and referred her to Changeworks, who helped her tackle over £2,000 in utility debt. She was also supported by East Lothian Works in her search for employment.

Less than a year on, Gosia is almost debt-free and in a much more stable position.

She is now working part-time as a Catering Assistant at a local primary school, a role she had set her sights on, after completing her food hygiene certification. With support from a relative and Dulux paint vouchers issued by Homes for Life, she has also begun redecorating her home.



"Homes for Life helped make my life easier. They helped me move forward. I'm very happy and I'm proud."

Gosia's journey shows the impact of the right support at the right time. Through resilience and determination, she has created a more positive future for herself and her children. She hopes her story will encourage others to seek help when they need it.

Homes for Life's tenancy sustainment service is free, confidential and open to all tenants, helping with a wide range of tasks from filling in forms, to sourcing furniture, grants and accessing specialist services for health, financial and social support and more.

To access support, contact Caitlin Rodgers on: caitlin.rodgers@homesforlife.co.uk or 01620 829 300 / 07394 801 595.

Home Energy Support and Advice

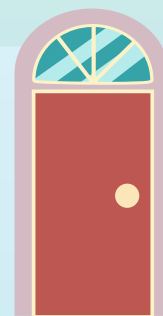
Since March 2026, we have been working with Matthew Dickie, from Musselburgh Citizens Advice Bureau (CAB), who provides specialist energy support to our tenants.

Musselburgh CAB deliver the Local Energy Advice Partnership (LEAP) home visit service across East Lothian. This free service provides tailored in-home support for eligible households – typically those receiving state benefits or with a gross household income under £31,000. Anyone who isn't eligible for a LEAP referral can still receive CAB's full energy advice service all year round.

Some of the main benefits of the service are, where appropriate, the installation of free 'easy measures', such as reflective radiator panels, door draught excluders etc and depending on availability and criteria, appliances such as air fryers, electric throws, heated airers etc.

The service has already delivered positive outcomes for Homes for Life tenants. For example, one tenant received £564.52 in financial support following a home visit and follow-up assistance from Matthew, including £317.52 in debt relief through the Scottish Power Hardship Fund, £247 in fuel vouchers and a referral for emergency food support.

If you would like assistance with your home energy please contact Caitlin Rodgers, Tenancy Sustainment Officer, on 07394 801 595 or caitlin.rodgers@homesforlife.co.uk to request a referral.



KEEPING YOUR HOME SAFE THIS SUMMER

Fire Safety

If you're using a barbecue, always keep it well away from buildings, fences and sheds, and never use disposable barbecues on balconies or in communal areas. Please also keep communal hallways, stairwells and landings free from bicycles, prams and other items, as these can obstruct escape routes in the event of an emergency. With windows open more often during the summer, remember to close and lock them whenever you leave your home, even if it's only for a short time. This helps keep your home secure and can also reduce the risk of accidental falls.



Gas and Electrical Safety

Your annual gas safety inspection and other electrical safety checks are essential in helping to keep you and your neighbours safe. If you receive an appointment for a gas service or electrical inspection, please make every effort to provide access or contact us to rearrange if necessary. By working together, we can ensure every home remains safe, secure and well maintained throughout the summer.



Preventing Damp & Condensation

Although condensation is more common in winter, it can still occur during the warmer months, particularly in kitchens and bathrooms. Continue to use extractor fans where provided, open windows when cooking or showering, and avoid drying clothes indoors where possible. Good ventilation helps prevent condensation and keeps your home fresh and healthy.



Access for Safety Checks

Although condensation is more common in winter, it can still occur during the warmer months, particularly in kitchens and bathrooms. Continue to use extractor fans where provided, open windows when cooking or showering, and avoid drying clothes indoors where possible. Good ventilation helps prevent condensation and keeps your home fresh and healthy. Keeping our tenants safe remains our highest priority, and we are delighted to report that we achieved 100% compliance across all our statutory safety programmes during the quarter, including gas servicing, electrical inspections, fire safety and other essential checks. Maintaining this excellent performance depends on gaining access to our homes. If you receive a letter, text or telephone call asking you to arrange a safety appointment, please make every effort to provide access. These important checks help keep you, your family and your neighbours safe while ensuring we continue to meet all legal safety requirements.

Fly-Tipping and Bulk Uplifts

Fly-tipping continues to be an issue in some of our communities, and we would like to remind residents that it is illegal to dump unwanted items in communal areas, around bin areas or on open ground. Not only does fly-tipping spoil our neighbourhoods, but it can also create health and safety risks and results in additional costs that could otherwise be invested in improving services.

The East Lothian Council Bulky Uplift Service allows each household to book one free uplift each calendar year. If you have received a free uplift in September, you will need to pay a **£5.00** charge for any subsequent booked items until September of the following year.

Eligible items include mattresses, indoor furniture, and large kitchen appliances.

You can book a bulky waste collection online through [myeastlothian](https://myeastlothian.org.uk) or by calling **01875 824 305**.

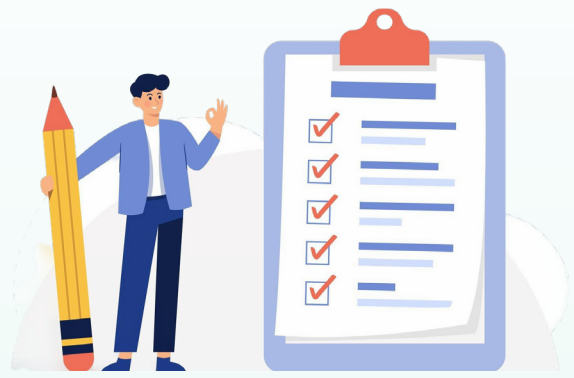
Items should be placed on the kerbside by **7:00 am** on the collection day and left in a safe and tidy condition.

For more details, visit the East Lothian Council's official website.

Thank you for helping us keep our neighbourhoods clean, safe and welcoming for everyone.



Changes to your tenancy rights and responsibilities



Support for people affected by domestic abuse

There are stronger protections for tenants experiencing domestic abuse:

- wider definition of abuse
- stronger duties on services to respond and support
- legal changes for improved protection of your tenancy if you are at risk

If you are affected, you can contact us confidentially for help and support.

Making homes safer

There is now a stronger legal focus on making sure homes stay safe, warm and in good condition.

This means:

- clearer processes for dealing with damp and mould
- prompt action where issues are reported
- a continued commitment to keeping homes in a good standard

Most homes will not experience serious issues, but if something does arise please contact the Maintenance team. **If you do notice any signs of damp or mould, please report it early so we can deal with it and prevent it getting worse.**

Funding Available for Home Adaptations

We are pleased to advise that funding is currently available for HfL tenants through the Scottish Government's Housing and Regeneration Budget to support home adaptations.

Adaptations can help make your home safer, more accessible, and better suited to your needs. Depending on individual circumstances, this may include:

- **Installation of grab rails and handrails**
- Level-access showers or bathroom adaptations
- Ramps and improved access to your home
- Widened doorways
- Stairlifts and other mobility-related adaptations

If you or a member of your household is finding it difficult to manage daily activities in your home due to age, illness, disability, or reduced mobility, assistance may be available.

If you think you could benefit from an adaptation to your home, please contact the Housing Team to discuss and for advice on the process, including how to access an Occupational Therapy assessment if required.

Making the right adaptations can help you remain safe, independent and comfortable in your home for longer, and we are here to support you throughout the process.

Have your contact or household details have changed?

Have your personal circumstances changed recently? Perhaps you've changed your contact details, have a new household member, or would like us to contact a different person in an emergency.

It's important that we hold up-to-date contact and household information for all our tenants.

If you any of your contact or household details need updating, please get in touch with us.

Email: [**info@homesforlife.co.uk**](mailto:info@homesforlife.co.uk)

Telephone No: **01620 829300**

Keeping your details up to date helps us ensure we can support you quickly and effectively when it matters most.

