



### 'Roundtable discussion' Issues of Importance to Tenants

The City Chambers in the Royal Mile was the setting for a very successful and well attended Federation Meeting 'Roundtable Discussion' in late January. The event allowed tenant representatives and Elected Members to discuss issues that are important to tenants living in Edinburgh. Here's an overview of what took place.

The Roundtable Discussion was chaired by ETF's Convenor Betty Stone who welcomed the tenant representatives and elected members to the meeting. ETF Development Officers, Shona Agnew, and Mark Henry and Tenants Information Service (TIS) Development Director Sharon Donohoe facilitated the event.

#### Topics discussed, included:

- 1. Rents and Value for Money
- 2. Repairs and Maintenance
- 3. Housing Investment Needs and Targets
- 4. Voids and Allocations
- 5. New Build Housing
- 6. Communication

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Tenant representatives noted that they were happy to share their experiences of the service they received from the City of Edinburgh Council (CEC) and the elected members valued the opportunity to hear tenants' views and opinions.

It was agreed that a follow up event would be held later in the year to discuss progress being made on the identified issues.

ETF's Convenor Betty Stone commented. "I would like to thank all the tenant representatives and Elected Members who took part in the Roundtable Discussion. Feedback from the event has been very positive indeed and it was good for the Elected Members to hear first-hand about the issues that are so important to tenants living in Edinburgh. We will be holding a follow-up meeting later in the year to find out what progress and improvements have been made."







Discussing issues of importance to tenants

A report listing the comments made by tenants on each of the topics has been compiled and circulated.

## **Retrofit Programme in High Rise Flats**

CEC has commenced the retrofit programme of high flats across Edinburgh, with some high flats in Muirhouse already completed as well as tenant consultations and stock surveys occurring across Craigmillar, Muirhouse and Wester Hailes over the course of this year.

The aim of this project is to not only carry out external work, but also to make homes within the building warmer and more energy efficient.

ETF and TIS representatives have attended several tenant consultations and will advertise future, similar events through social media and other networks.

If you wish to find out more about the retrofit programme you can contact ETF by email at <a href="mailto:info@edinburghtenants.org.uk">info@edinburghtenants.org.uk</a> or phone 0131 475 2509.

Plans of what the future works will look like





## **ETF High Flats Group Meeting**

The next meeting of the ETF High Flats Group will take place on Monday 29th May 2023 at 7.00pm in Birnies Court Community Room, Muirhouse View. The guest speaker for this meeting will be Andrew Smith, Housing Team Leader who will give an update on the Council's lift Installation Programme for high flats across the city. This meeting is open to any CEC tenant living in a high rise flat and you will be able to give an update on what is happening in your local area. To book a place at the meeting, please email ETF's Development Officer Mark Henry at <a href="mark@edinburghtenants.org.uk">mark@edinburghtenants.org.uk</a> or phone 07918 742 468. Please use public transport where possible but assistance with transport and childcare may be available on request.

#### Looking at ways to address the Housing Shortage Problem

A recent article in one of the national newspapers dealt with the subject of the occupation of a three-apartment flat by an individual tenant. The tenant's status was described as 'benefit cheat' or words to that effect. It's a phrase that I find irritating considering most of the population are in receipt of some form of benefit. For example, health and housing are some of the benefits we have in the UK and set the standards admired by other countries.

The person in question stayed in a three-apartment flat, which they described as being too big for a single tenant. Whilst there may be an element of truth well...the truth could be that over the period of the tenancy, members of the tenant's household have grown up and left home but come and visit. We all could guess but it happens.

Maybe it's time that Local Authorities look at vacant properties such as schools, offices and other buildings that could be adapted at much less cost than demolish and build. Some of these adaptions have been done in Edinburgh and fitted in well with the surroundings.

Schools in particular, have the advantage of having classrooms which require minimal investment to alter into separate flats and I'm sure the savings are there. Food for thought?....

**Davie Thomson, ETF EC Member** 

## **Locality Teams and Local Group Updates**

Here's a flavour of what ETF's Executive Committee (EC) members and local groups have been up to over the past few months.

South East Locality Report - Moredun Multis and Maisonettes Residents Association (MMMRA)

In late January, Moredun Multis and Maisonettes Residents Association held a consultation event at our local community centre. In the evening we held a viewing of a video that was projected onto one of our six high rises! The video had interviews from local residents, members of the community and some detail on our beloved greenspace.



The presentation also included some details on the upcoming project being led by a Steering Group compiled of MMMRA, Gilmerton and Inch Community Council, the community artist at Wave Particle and Officers from CEC. This Steering Group works well together and receives support from ETF, TIS and a local Councillor to get the best results for Moredun.

Robyn Kane

### **North East Locality Report - Muirhouse**

There has been great news with regards to the refurbishment of Oxcars and Inchmickory Courts. There was a full day with CEC staff and the architect talking and showing the tenants and owners the plans. I want to thank CEC staff for taking the time to do this.

At the moment there has been a lot of fly-tipping taking place, so hopefully the cameras can pick up on the people who are responsible for this.



We have a terrible issue with pot holes in the area beside the shops in Muirhouse Gardens which has been reported to CEC Officers.

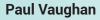
**Betty Stone** 

#### **Gateside Tenants and Residents Association**

It's been a very difficult year so far with the drainage being carried out at the hub. Most of the drains are connected to the main drain but nothing is being done to complete the job so we still have no running water.

I'm disappointed with the lack of communication between CEC and the contractors with regards to the progression of this job. The contractors have left the job incomplete. I did have regular contact with the contractors until they disappeared without notice and took all the machinery off site.

I'm hopeful that the group can get an update on the work still to be carried out, so we can find a solution to the issues that have arisen.





#### **Lord Provost visits Willowbrae Sheltered Housing**

On December 21st last year, the Lord Provost of CEC, Councillor Robert Aldridge, CEO's from Travis Perkins and Board members from the OneCity Trust came to Willowbrae.

It was very nice to meet everyone even though it was a very cold day. It's just as well we had hot mulled wine and warm mince pies waiting for everyone.

We were presented with a donation for plants and also kindly given gardening tools and boxes to keep them in by Travis Perkins.

It was the OneCity Trust & Travis Perkins who previously gave us the grant for the summer house, for which we are very grateful.

Sue Taylor, Willowbrae and Duddingston Residents Association



The group receiving a cheque from the Lord Provost

#### **Edinburgh Growing Together**

A project has been launched to increase opportunities for residents to grow veg, fruit & flowers within their Edinburgh council estates. Edinburgh Growing Together is a project delivered by Edible Estates, funded by CEC as the city's community garden framework, and by the UK Shared Prosperity Fund.





A survey was conducted which identified 46 existing community growing projects on council housing land - from small ones with a couple of raised beds outside a tower block to large neighbourhood gardens with growing beds for 70 or more growers. The survey also identified where there was little to no community growing provision, where new gardens could potentially be created.

While a number of the gardens are considered best-practice, some have fallen into disrepair over the

years. During the survey Edible Estates met with gardeners and supporting organisations to find out what support they could benefit from. The findings provided the basis for the delivery of a multi-year programme started last Autumn, to support existing community gardens and develop new gardens.

The support programme has now begun. This includes physical improvements to gardens such as renovation of raised beds, installation of water supplies and improving composting facilities. A lot of this work is conducted by Growing Youth, a social enterprise that trains young people in horticulture and construction. Community gardeners are being employed to train-up new growers and increase participation.

Organisational support to garden members is also included, to ensure gardens can be managed collaboratively by participants. If you would like to get involved in your local growing project visit the 'Find Your Neighbourhood' page at <a href="https://www.edibleestates.co.uk">www.edibleestates.co.uk</a>. Here are some of the projects supported so far by Edinburgh Growing Together.

#### **Muirhouse Neighbourhood Garden**

Alongside the charity, Community Renewal and Edible Estates, residents in North Muirhouse are working on plans to build a new community garden. A suitable site has been identified next to Fidra Court. There will be lots of opportunities to get involved no matter what skill level; from building the raised beds, taking on an individual plot, growing produce for Fidra Community Kitchen or

hosting community activities.

Edible Estates had an open day at Fidra Court in early March which ETF staff attended. It was wonderful to see the community engagement for this project.





The Open Day at Fidra Court

### **Greendykes Community Garden**

Built during the development of Greendykes Phase G, the garden was intended to be a communal growing space for surrounding residents. For various reasons including the pandemic, the garden had become disused.

With the support of Edible Estates, residents have come together to make their garden flourish this season. A community gardener, Paul,

is assisting to clear weeds, conduct repairs and run workshops to up-skill the growers. Residents have taken on individual plots to grow in and there are additional ones available for locals to take on.

For more information on the Edinburgh Growing Together Project, sign up to Edible Estates' newsletter at <a href="www.edibleestates.co.uk">www.edibleestates.co.uk</a> Email: <a href="mailto:pippa@edibleestates.scot">pippa@edibleestates.scot</a> or phone 07549 431528.



Pippa Lobben, Community Garden Development Officer, Edible Estates



## **News from CEC**

#### **Tenant Hardship Fund**

CEC has increased rent this year by 3% to improve existing homes, build new affordable homes and deliver and improve your core landlord services.

A Tenant Hardship Fund has been set up to help tenants, including those who cannot access benefits. If you're struggling to pay your rent, speak to your housing officer or contact tenanthardshipfund@edinburgh.gov.uk to see if we can help.

You'll also be offered advice and support to maximise your income, check benefit and funding entitlement and review your household outgoings.

George Norval, Tenant and Resident Services Manager

#### Can you help improve your neighbourhood?

We're looking for volunteers to take part in improvement groups to help design and deliver local area improvements on council housing land.

Over 800 Neighbourhood Environment Projects have been put in place around the city in the last 12 years, many of them developed from local people's ideas. Investment in these projects has helped to improve unloved open spaces and walkways, provided new fencing and prepared land for community growing, and we want to do more.

Over the last 12 months, we've spent a lot of time talking with colleagues, stakeholders and partner organisations to come up with ways to deliver improvements more quickly and creatively. New ways of delivering projects will make it

easier for local people to become involved, especially council tenants.

If you're interested in helping improve your estate, and can spare a little time, we'd love to hear from you. Email <a href="tenant.panel@edinburgh.gov.uk">tenant.panel@edinburgh.gov.uk</a> to find out more or speak to your housing officer. Below are the contact details for each of our Housing Locality Offices.



101 Niddrie Mains Road, Edinburgh, EH16 4DS

Telephone number: 0131 529 3111

Email: northeast.locality@edinburgh.gov.uk

#### **North West Locality Office**

8 West Pilton Gardens, Edinburgh, EH4 4DP

Telephone number: 0131 529 5050

Email: northwest.locality@edinburgh.gov.uk

#### **South West Locality Office**

10 Westside Plaza, Edinburgh, EH14 2ST

Telephone number: 0131 527 3800

Email: <a href="mailto:southwest.locality@edinburgh.gov.uk">southwest.locality@edinburgh.gov.uk</a>

#### **South East Locality Office**

40 Captain's Road, Edinburgh, EH17 8QF

Telephone number: 0131 529 5151

Email: <a href="mailto:southeast.locality@edinburgh.gov.uk">southeast.locality@edinburgh.gov.uk</a>

#### **Councillor Jane Meagher**

One of the best parts of my job is getting to know tenants and seeing how changes made to council housing can help to improve lives.

Receiving the keys to your own tenancy, usually after a long wait, can be life-changing. Feeling truly at home means being comfortable and safe and I want everyone to have this opportunity. Finding it difficult to get in touch with someone who can help with a problem in your home or waiting too long to get a repair completed can impact on how happy you are with where you live. We are working hard to get that right for every tenant.



Councillor Jane Meagher

Unfortunately, CEC's housing stock has got older and upgrading and building new homes has become more expensive. The increase in fuel and construction costs along with reduced income following two years' of rent freezes, meant that we had to take the difficult decision to raise rents for all council homes by 3% from 3 April. This is in line with what people told us in the latest tenants' survey - with tenants in favour of a rent rise if the money is used to improve and build more homes. This month, my Committee approved £173 million of capital investment in CEC homes and estates. This will allow us to improve 3,000 homes in the coming year with new kitchens, bathrooms, insulation and other investment. It will allow us to carry out a first phase of 'retrofitting' older homes - which means overhauling the outside of many buildings including multistorey blocks to make them warmer, cheaper to heat and more enjoyable to live in. This means lots of homes will become greener as we move to 'net zero carbon' living, and it will address water ingress that can cause damp homes.

Another concern we need to tackle is the shortage of affordable homes in the city. If we build more homes, we can help a greater number of people who are currently in temporary homeless accommodation. We want to give more people the opportunity of living in their own home, but Edinburgh is a growing city and we need to build many more homes to keep pace, so I'm excited that we have a pipeline of 2,400 CEC homes coming forward. We'll be working hard to get these built over the coming years.

We know it's a difficult ask to pay more while everyone struggles with rising costs. So please, if you find you're having difficulties, do speak to us. You can visit our cost-of-living web pages at <a href="https://www.edinburgh.gov.uk/costofliving">https://www.edinburgh.gov.uk/costofliving</a>, contact your Housing Officer for advice and assistance, and we'll be putting additional support in place where we can. We'll continue to do our best to address the issues that matter most to you, to make our homes more energy efficient and to help change more lives for the better. It is a difficult balancing act but the rent you pay now will make more homes greener, safer, and more accessible for generations to come.

Councillor Jane Meagher, Housing, Homelessness and Fair Work Convener

## **National News**

## Combating digital exclusion and data poverty

One of social innovation charity's People Know How's strategic aims is to increase digital inclusion and ensure everyone has access to affordable data. We do this by providing digital support in the local community through Reconnect, a service that helps people to reduce social isolation, improve financial health, increase employability and much more. We then harness our learning from delivering this service to inform national campaigns like Connectivity Now.

Things have changed quickly over the last few years, including the demand and recognition of the importance of digital inclusion. To address this, we reviewed our Reconnect service delivery model to provide the best support possible for local communities recovering from the pandemic by working in collaboration to address the cost-of-living crisis. When the world began to reopen, we looked to the grassroots of the communities that need our support, including







local groups, charities, and schools, to create a network of groups providing free digital support across Edinburgh and East Lothian. Alongside this we continue to run the Connecting Scotland digital support helpline, offering support to anyone in Scotland who needs help with digital.

"You have reconnected me to the outside world again! You never know how much you miss something until it's gone!" - Digital group attendee

We design our digital groups from the experiences and input of our Digital & Wellbeing Coordinators, with the aim of making them easy, approachable and enjoyable. They are open to anyone who needs help with digital, including families, young adults, those seeking employment or the elderly. It's not just digital exclusion that these groups tackle, but also social isolation. Groups give people opportunities to learn about technology and meet up with other people, feeling more included in the community.

"Digital poverty is not solely a technological problem; it is also a social problem." - Dr Kira Allman, UK Digital Poverty Evidence Review 2022

As we continue to grow this network, we're open to developing new groups in collaboration with community centres, local organisations and anyone working with adults to support their digital and wellbeing needs. We have digital groups across Edinburgh and East Lothian. Find your closest digital group: <a href="https://peopleknowhow.org/reconnect">https://peopleknowhow.org/reconnect</a>. Or call our helpline at **0800 0 590 690**.

Claudia Baldacchino, Communications & Digital Manage People Know How

#### We're here to help

Advice Direct Scotland provides free, practical and impartial advice to anyone in Scotland.

Scotland's national advice service is here to support tenants. If you are struggling with money or debt, worried about paying your energy bills or you need advice about a scam – we can help.

# advice direct scotland

#### Our services include:

- Advice.Scot <u>www.advice.scot</u> Scotland's national advice hub can help with employment, housing and benefits. We also have a free benefits checker, which you can use to make sure you have all the support you are entitled to. Get in touch by calling 0808 800 9060 or contacting us online.
- Consumer Advice www.consumeradvice.scot Free advice on issues such as scams, holidays, utilities, travel, deliveries, insurance, and refunds. Get in touch by calling freephone 0808 164 6000. You can also report scams online using the Quick Reporting Tool at <a href="https://scamwatch.consumeradvice.scot">https://scamwatch.consumeradvice.scot</a>.
- Money Advice <a href="https://www.moneyadvice.scot">https://www.moneyadvice.scot</a> We offer free, impartial and practical debt advice through our money advice.scot service which is authorised and regulated by the Financial Conduct Authority. Support is available by calling 0808 196 2316.
- Energy Advice <a href="https://energyadvice.scot">https://energyadvice.scot</a> Advice and information on your energy, including billing and meters, complaints, grants and assistance, and loss of energy supply. We can also help you apply for support like the Scottish Government's Home Heating Support Fund.



All our services are available Monday to Friday, from 9am to 5pm.

## Don't miss out on help with your energy bills

Almost a third of people in Edinburgh have not redeemed their energy rebate vouchers.



These are issued to people on prepayment meters so they can get discounts through the Government's Energy Bills Support Scheme.

The vouchers are worth £400 over six instalments – but according to the latest figures, 31,580 people in Edinburgh have not claimed.

If you have misplaced your voucher, you can ask your energy provider to get it reissued.

All replacement vouchers must be redeemed by June 30, 2023.

Follow our tips to make sure you aren't missing out if you are on a prepayment meter:

- Contact your energy supplier using details found on bills, statements, and official websites.
- Contact <a href="https://energyadvice.scot">https://energyadvice.scot</a> if there are any difficulties getting through to your supplier or resolving issues. The team can be contacted on 0808 196 8660 (Monday to Friday, 9am-5pm), or through <a href="https://energyadvice.scot">https://energyadvice.scot</a>.

### Stay safe in your home

Advice Direct Scotland has warned about the dangers of house fires and carbon monoxide amid the cost-of-living crisis.

It follows dangerous 'cost-cutting hacks' circulated on social media including a makeshift heating device fashioned out of terracotta pots and tealights and using barbecues and camping stoves indoors.

Our key safety tips include:

- Be extra careful if using candles. Don't leave lit flames unattended, especially with children and pets around. Keep candles away from loose clothing, curtains and other furnishings that can catch fire.
- If using electronic candles with small button batteries, keep these out of the reach of children as they present choking hazards.
- When using electric blankets, make sure the wires are in good condition and undamaged. Unplug blankets before you get into bed unless yours has a thermostat control for safe all-night use. If your blanket gets wet, don't use it, and never switch it on to dry it. Store electric blankets flat, rolled up or loosely folded to prevent damaging the internal wiring.
- Check hot water bottles for any signs of wear and tear and if there is any damage to the rubber or to the seals, dispose of it immediately. It is recommended that hot water bottles are replaced at least every three years.

Don't take risks – Advice Direct Scotland offers a range of services that can help if you are struggling, and our team is on hand to help.

## **Building Community Wealth**

ETF recently submitted a response to the Scottish
Government's Building Community Wealth Consultation.

If anyone would like to request a paper copy of ETF's response please email info@edinburghtenants.org.uk or phone 0131 475 2509.

You can view a copy of ETF's response at <a href="https://www.edinburghtenants.org.uk/etf-response-to-scottish-governments-building-community-wealth-in-scotland-consultation/">https://www.edinburghtenants.org.uk/etf-response-to-scottish-governments-building-community-wealth-in-scotland-consultation/</a>.

#### Volunteers' Week 2023



Volunteers' Week is an annual celebration to the contribution that millions of people make across the UK through volunteering in their communities.

Volunteers' Week takes place from 1st -7th June every year. It's a chance to recognise the fantastic contribution volunteers make to our communities and say thank you.

Volunteers are always active at the heart of every UK community. So taking the time during Volunteers' Week to celebrate and recognise their efforts and all they contribute to our local communities, the voluntary sector and society as a whole have never been more important. The week is led in partnership by National Council for Voluntary Organisations, Volunteer Scotland, Volunteer Now (Northern Ireland) and Wales Council for Voluntary Action and supported by organisations across the UK.

You can find out more at <a href="https://volunteersweek.org/">https://volunteersweek.org/</a>, email Jason McCann at Volunteer Edinburgh at <a href="mailto:events@volunteeredinburgh.org.uk">events@volunteeredinburgh.org.uk</a> or phone 07587 034535.

Scottish Government Riaghaltas na h-Alba

#### **Damp Housing in Scotland**

Damp housing is one of the biggest housing problems facing residents in Scotland. Damp and mould in your house can cause serious problems and numerous health conditions. The cost-of-living crisis has exacerbated problems in the housing sector. As energy bills rose over the winter period, many tenants refrained from switching on their heating. This simply makes conditions of damp and mould worse.

In rented accommodation, landlords have a requirement to deal with damp and mould when it is caused by structural issues such as water entering from the roof or the ground, cracks or holes in the walls or ceiling and poor ventilation in the home.

However, it is very important that tenants ensure they are regularly checking for signs of damp within their homes and clear information should be provided to tenants on how to recognise the signs of damp and how to prevent it.

In January, I lodged a motion in the Scottish Parliament addressing the issue of damp and mould. This motion highlighted the tragic death of Awaab Ishak as a result of mouldy housing and that urgent action is required to prevent this tragedy from happening again. For private tenants, landlords and letting agents need to make sure that tenants



are aware of the ways in which they can prevent damp from occurring in their homes. They should ensure tenants are aware of the procedures for properly ventilating and heating their homes and the activities that cause mould in the first place, such as drying clothes indoors and on windowsills. I sponsored a Members' Business Debate in the Scottish Parliament on 20th April 2023, addressing the dangers of not responding to damp housing and how we can resolve this problem.

I have received a lot of correspondence from constituents who have told me they have been facing problems of damp and mould in their rented accommodation for years. Many have feared for the health and safety of their children and families as a result. These tenants have tried everything to prevent damp and mould, and some have even had to sleep in the living rooms because of excessive mould in their bedrooms. In the worse of cases, the mould has destroyed beds, clothing, and carpets. Some have had to move out temporarily, in order for work to take place, however, the mould simply reappears a few months later. In cases like these, landlords and letting agents have a responsibility to respond appropriately about reports of damp and mould and ensure any structural repairs that are required to take place are done correctly to prevent the mould returning.



In social and council housing, it is also equally important that tenants are educated about preventing damp and mould. I recently met with City of Edinburgh Councillor Jane Meagher, Convenor of the Housing, Homelessness and Fair Work Committee, who has also lodged a motion through the committee which aims to improve the way CEC deals with damp and mould in council homes. I will continue to pursue this issue and ensure that tenants across Scotland have dry and clean housing and are aware of the ways to prevent damp and mould from taking hold.

Foysol Choudhury, MSP, Lothians

#### Convenor's Report

Welcome to my first Convenor's Report of 2023. There have been some changes this year in terms of staffing within ETF. Shona Agnew joined ETF as our new Development Officer at the end of January and we are delighted about how well she has settled into her role in such a short space of time. I'm sure many of you will already have had some kind of contact with Shona at various meetings and events.



It certainly has been a very busy few months for ETF and I'm delighted to see that more Tenants' and Residents' groups are holding meetings now. I chaired the Hailesland Park Neighbourhood Council Meeting a few months ago and I'm delighted that they have elected a committee to take forward the work of the Neighbourhood Council. It's encouraging that we are receiving more requests to set up Tenants' and Residents' groups as well.

As we embark on a busy few months ahead, there's a lot of people I would like to thank. Our members for all your hard work and support and the EC who give up a lot of their time for the Federation. The ETF staff for all their hard work and CEC for the funding to do our work. I'm very proud of all the work we've still been able to do and we will continue to represent tenants in Edinburgh and ensure they're getting value for money from CEC.

#### **Dates for your diary**

High Flats Group Meeting Monday 29th May 2023, 7.00pm. Birnies Court, Muirhouse View



The Federation Office will be closed for the following Public Holiday: Monday 22nd May 2023

Volunteers' Week 1st -7th June 2023

**Federation Meeting follow up to Roundtable Discussion**Monday 22nd August 2023, 7.00pm, venue to be confirmed.

#### **About Edinburgh Tenants Federation**

Edinburgh Tenants Federation is the umbrella organisation for tenants' and residents' groups in Edinburgh and a Registered Tenant Organisation. Tenants' and residents' groups can become members of ETF and individuals can become Associate Members. Just contact the ETF office on 0131 475 2509 or email <a href="mailto:info@edinburghtenants.org.uk">info@edinburghtenants.org.uk</a> for more information.

#### Copy deadline

Tenants Voice is usually published three times a year and is distributed to nearly 3,000 tenants, residents, decision makers and other interested individuals throughout Edinburgh. We always welcome contributions from our readers, though we stress that material included in *Tenants Voice* does not always represent the opinions of ETF. If you would like to contribute an article to our August 2023 edition, please do so by **Monday 24th July 2023**.

'I am a slow walker, but I never walk back' - Abraham Lincoln

# **Thoughtful Quotes**

'When I started counting my blessings, my whole life turned around' - Willie Nelson "Thank you" is the best prayer that anyone could say. I say that one a lot. Thank you expresses extreme gratitude, humility, understanding' - Alice Walker

Produced by Edinburgh Tenants Federation,
Norton Park, 57 Albion Road, Edinburgh, EH7 5QY
Tel: 0131 475 2509 Email: info@edinburghtenants.org.uk
www.edinburghtenants.org.uk
The views expressed in this newsletter are not necessarily those of ETF.





