

Charing Cross
Housing Association Ltd

Tenants Handbook

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1 | Contact Details

Our Address

Charing Cross Housing Association Ltd
31 Ashley Street
GLASGOW
G3 6DR

Telephone: 0141 333 0404

Fax: 0141 331 2379

E-mail: cxha@cxha.org.uk

Opening Times

Monday – Friday 9.00 am – 5.00 pm
Closed 1.00 pm – 2.00 pm

Emergency Repairs – Outwith Office Hours

City Building (Glasgow) LLP

Telephone: 0800 595 595

We can arrange for this handbook to be translated, put into Braille, typed as large print or audio format.

2 | About the Association

Background

Charing Cross Housing Association is a registered social landlord and is a non-profit organisation with charitable status, Scottish Charity Number SC042842, and regulated by the Scottish Housing Regulator. The Association is run by a Management Committee elected at the Annual General Meeting who give their time on a voluntary basis. The Annual General Meeting is normally held in June each year.

Membership of the Association

If you are interested in becoming a member an application form is available from the Association's office. A completed form with a fee of £1.00 should be submitted to the Association. Applicants must be 16 years or over. To stand for election to the Management Committee, you have to be a member of the Association.

History

The Association was established in 1976 and operates mainly in the Woodlands and Garnethill areas of Glasgow. It was initially set up to address pre-1919 tenemental disrepair and later started new build developments. During the 1980's the Association completed comprehensive tenement improvement schemes. From 1987 onwards new build flatted developments were completed on the sites of demolished tenements along with the construction of two sheltered housing schemes and two hostels for long term homeless. The Association also provides a factoring service for owner-occupiers.

Aims

We aim to:

- Provide good quality affordable rented housing.
- Maintain our properties to a high standard through a responsive repairs service and planned maintenance.
- Provide a factoring service to owners to enable them to maintain their properties to a high standard.
- Respond to development opportunities as they arise.
- Ensure the Association's financial viability is satisfactory in the short, medium and long term.
- Liaise with the local authority to improve the environment surrounding our housing stock.
- Co-operate with other agencies to promote social and economic welfare of the local community.

Equal Opportunities Statement

Charing Cross is committed to achieving equality of opportunity to those we house, employ, hire or provide services. The Association is committed to encouraging diversity, eliminating discrimination and providing equality of opportunity for all.

Customer Care

We are committed to providing a customer focused service. Staff are expected to treat customers with courtesy and deal promptly with enquiries.

Our Statement of Customer Care Standards sets out the level of service you should expect from us. To obtain a copy contact our office reception.

Complaints

You will find our complaints procedure in the insert at the front of this handbook. Copies are also available at our office reception.

3 | Your Tenancy Agreement

Tenants have a Scottish Secure Tenancy Agreement or a Short Scottish Secure Tenancy. It is a legally binding contract between you and the Association setting out the rights and responsibilities of the tenancy.

The tenancy agreement is signed by you and a representative of the Association. Both parties agree to keep to the terms and conditions. Full details can be found in your tenancy agreement. If you have any questions please contact a member of our housing management team.

Rent

Tenant

You must pay your rent in advance by the 28th of every month.

Housing Association

We will consult you on proposed rent increases.

We will give you at least four weeks notice of any rent increase.

Use of the Property and Common Parts

Tenant

You must occupy the house, furnish it, and use it solely as your only or principal home.

You, those living with you and visitors must take reasonable care to prevent damage to your house, common areas and neighbours property.

You must ask permission to keep pets.

You must not use the house for illegal purposes.

You must take reasonable steps to keep your house heated and well ventilated.

You must keep your house, common areas, and garden (if applicable) clean and tidy.

You must obtain the Association's permission in writing where the tenancy agreement requires it.

Housing Association

We may take legal action against you if you break these conditions.

We can ask the Sheriff Court to grant an eviction order if you break the terms and conditions of your tenancy.

Respect for others

Tenant

You, those living with you, or your visitors must not harass or act in an anti-social manner towards any person in the neighbourhood.

You, those who live with you or your visitors must not make excessive noise, cause disruption, allow criminal activity, use threatening or violent behaviour.

Housing Association

We can take legal action against you if you break these conditions.

Changes in the tenancy

Tenant

You need our written permission to:

take in a lodger
sub-let your tenancy
assign the tenancy
change your tenancy to a joint tenancy
carry out a mutual exchange

Housing Association

We will not unreasonably withhold permission.

Further details are available from our housing management team.

Repairs, maintenance, improvements and alterations

Tenant

You must report all repairs to us as soon as possible.

You must give us access to carry repairs and planned works.

You must request our permission for any alterations or improvements you may wish to make to your home.

You are responsible for any damage you, those who live with you and your visitors may cause to the property.

Housing Association

We will carry out repairs to ensure your house is wind, watertight and habitable.

See Section 5 below for further out information.

Ending the tenancy

Tenant

You must write to us giving us at least 28 days notice or by written agreement between you and us.

Housing Association

We can ask the Sheriff to grant an eviction order if you break the terms and conditions of your tenancy.

We can bring the tenancy to an end by serving legal notices if we believe you have abandoned the house.

We may convert your tenancy to a Short Scottish Secure Tenancy if an anti-social behaviour order has been made against you or anyone living with you.

Succession to the tenancy

Tenant

If you die, the tenancy may be inherited by:

your husband or wife
the other joint tenant
another member of the family who was living with you
a live-in carer

Housing Association

We will only allow succession twice.

Right to Buy

Tenant

Your Right to Buy status will depend on the date your tenancy started and what kind of property you live in. Please contact the housing management team for further information.

Housing Association

We will advise you before your tenancy starts with us if you have the Right to Buy.

We will advise you of your Right to Buy entitlement on request.

Information and Consultation

Tenant

You are entitled under the Data Protection Act 1988 to inspect personal information held on your housing files.

Housing Association

We will provide you with the information on request and allow you to come into the office and inspect your file.

Information and Consultation (continued)

Tenant

You may request information relating to your tenancy and policies relating to housing management and maintenance.

You have the right to be kept informed and consulted on policies and decisions that will affect you.

Housing Association

We will provide a copy of relevant policies on request.

We will consult via letters and newsletters.

4 | Your Rent

You must pay your rent in advance by the 28th of each month.

You may also pay a service charge for such items as landlord electricity supply and backcourt maintenance. Further details on the service charge for your property can be found in your tenancy agreement.

Paying Your Rent

There are a number of ways to pay your rent:

- All pay swipe card.
- All payments.net
- Direct Debit.
- Housing Benefit Direct Payments.

Please refer to our leaflet “How to Pay Your Rent” which gives you information on how to pay your rent using your swipe card or setting up a direct debit.

Difficulty Paying Your Rent

If you are having difficulty paying your rent please contact us immediately. You can speak to our housing staff who will offer you assistance.

We can enter into an arrangement to help you pay your arrears.

It is important you don't delay in contacting us if you are in severe financial difficulty.

If you do not pay your rent or fail to pay arrears we will take legal action against you.

Ultimately you could lose your home.

Housing Benefit

If you are on a low income or on benefits you may be entitled to housing benefit to help you pay all or part of your rent.

You need to make a claim for housing benefit. You can contact your local benefit office or contact our housing staff who will help you complete the form.

REMEMBER – even if you receive housing benefit it is still your responsibility to ensure that the rent is paid. Failure to provide housing benefit with any information they request can lead to a delay, suspension or cancellation of housing benefit entitlement.

5 | Repairs, Maintenance, Improvements and Alterations

Report a Repair

1. Call in at the office.
2. Telephone at any time. If no one is in the office, please leave a message on the answering machine.
3. Write to the Association.
4. Send an e-mail.

When reporting a repair, give as much information as possible, let us know when access will be available and where possible leave a contact telephone number.

The repair will be allocated to a contractor who will contact you to arrange access.

Emergency Repairs

If an emergency repair is needed outwith office hours, you should telephone City Building on 0800 595 595. This is for joiner, plumber, electrician or heating engineer.

Repairs Procedure

Repairs are categorised as follows:

- Emergency – Where there is danger to people or property.
- Urgent – Where there is loss of service to the tenant, or where not doing the repair would result in further problems at the property.
- Routine – Where the repair can wait its turn without causing serious inconvenience to the tenant.

There is a target timescale for each category which is reviewed annually. Please contact the Association for current timescales.

Occasionally a repair may take longer than the time specified, for example, if we are waiting for spare parts. If you are concerned about the delay, please contact our Maintenance Section on 0141 333 0404.

Repairs Responsibilities

The Association has a duty to maintain its properties and will carry out repairs for which it is responsible. Tenants also have a responsibility to maintain certain items and to take reasonable care of properties.

If you are in any doubt as to whether you or the Association is responsible for a repair, please refer to the following table.

BACKCOURT & FRONT AREA	LANDLORD	TENANT
Bin Areas	X	
Clothes Line		X
Clothes Poles	X	
Drying Area	X	
Fencing	X	
Footpaths	X	
Gates	X	
Retaining Walls	X	
BATHROOM		
Bath	X	
Chains/Waste plugs in bath and basin		X
Cistern	X	
Shower unit	X	Unless fitted by tenant
Taps	X	Unless fitted by tenant
Toilet Seat		X
Toilet Pan	X	
Wash Hand Basin	X	
Washers on Taps	X	
DOORS		
Door Chain	X	Unless fitted by tenant
Door Fittings – handles etc	X	
Door Nameplate		X
Entry System	X	
External Doors	X	
Internal Doors	X	
Keys (replacement)		X
Locks	X	Unless fitted by tenant

ELECTRICS	LANDLORD	TENANT	
Communal TV System	X		
Electric Fire		X	Unless fitted by Association
Immerser Heater	X		
Light Bulbs		X	
Light Fittings	X		Not including table lamps and tenants own fittings
Mechanical Ventilation	X		
Plugs (including fuses)		X	
Sockets	X		
Stair Lighting	X		or GCC Lighting Department
Switches	X		
Wiring and fuse box	X		
HEATING/CENTRAL HEATING			
Back Boiler	X		
Chimney and Flue	X		
Electric Storage System	X		
Gas Central Heating/Pipes/Radiators/Thermostats/Pumps	X		
Gas Fires	X		If installed by the Association
System fitted by you		X	
KITCHEN			
Cooker		X	Unless provided by the Association
Cooker Socket	X		
Chains/Waste plug to sink		X	
Kitchen Units – Worktops	X		
Sink Bowl & Drainer	X		
Taps	X		
Washer on Taps	X		
OTHER			
Bannister – Internal	X		
Decoration – External	X		
Decoration – Internal		X	
Handrails – External	X		
Hatch to Loft	X		
Carbon Monoxide Detectors	X		
Smoke Detectors	X		Not including batteries

PLUMBING	LANDLORD	TENANT
Blocked Sink, Wash Basin or Toilet	X	Unless caused by tenant
Domestic Cold Water Supply (including storage tank)	X	
Downpipes	X	
Drains	X	
Gas Piping	X	
Hot Water Supply (including storage cylinder)	X	
Overflow Pipes	X	
Washing Machine Fittings		X

STRUCTURE

Ceilings	X	
Chimney Stacks, Pots – Cows	X	
Communal areas to flats	X	
Dampproof Course	X	
Floorboards	X	
Foundations	X	
Outside Woodwork	X	
Plaster and Plasterboard	X	
Roofs, Roof Tiles/Slates and Roof Lights	X	
Stairs (Common and Internal)	X	
Steps to Entrance	X	
Skirting Boards	X	
Stonework	X	

SHELTERED HOUSING

Communal Areas	X	
Lifts	X	
Laundry for Communal Use	X	
Refuse Chutes	X	

WINDOWS

Glass to External Doors	X	
Glass in Windows	X	
Sills	X	
Sash and (ropes) for windows	X	
Window Catches	X	
Window Frames	X	
Window Handles	X	
Window Snibs	X	

Rechargeable Repairs

The tenant is responsible for those living in the property and visiting the property. If damage is caused by any of these people, the Association will recharge you for the cost of rectifying the repair. Emergency call-outs for a non-emergency repair will be recharged as will call-outs for being locked out of your property.

Right to Repair

The Housing (Scotland) Act 2001 introduced a Right to Repair Scheme for tenants. This relates to small urgent repairs up to £350.00. There is a list of 'qualifying' repairs and when you phone to report such a repair, you will be told whether the repair comes under the Right to Repair Scheme. You will also be given the repair response time (which is set by law), your rights under the scheme will be explained, access arrangements taken and contractors details given to you.

A separate leaflet on the Right to Repair is available from the Association's office.

Alterations and Improvements – Right to Compensation

You may wish to carry out alterations or improvements to your property. You must get written permission prior to making any alteration or improvement. The Association must respond to your application to make an improvement within one month – if we do not, consent is assumed to have been given.

There are certain improvements for which you may be entitled to compensation on termination of the Scottish Secure Tenancy. You are only entitled if you have written consent from the Association and your tenancy has ended. You should forward receipts for the work to the Association. Any compensation will reflect annual depreciation on the original cost.

A separate leaflet on the Right to Compensation for Improvements is available from the Association's office.

Medical Adaptations

These are alterations that can be carried out to your property if you have specific medical needs. These can include replacing baths with showers, installing showers over bath or the installation of handrails. If you feel you need an alteration, you should contact your doctor and request an assessment from an occupational therapist. The therapist will assess your needs and forward their recommendation to the Association. We receive an annual budget from Glasgow City Council for this work. As funding is limited there may be a waiting list for adaptations and you may have to wait for the works to be undertaken.

Annual Gas Servicing

We will undertake annual servicing of your gas boiler and fire, if fitted, and cooker (where supplied by the Association). Under the terms of your tenancy agreement you must provide access. Failure to do so could put yourself, your family and other residents in the building at risk and result in legal action being taken against you to gain access to your property to carry out the work.

Cyclical and Planned Maintenance

The Association undertakes a Stock Condition Survey on a five year cycle which formulates our programme for future major repairs. Works are planned to achieve cost effectiveness whilst prolonging the useful life of our stock. Major repairs can include for example structural works, roof repairs, replacement of boilers, kitchens, windows.

The Association also undertakes cyclical maintenance as follows:

Backcourts/grass cutting/gardens (April–November)	Fortnightly
Gutters	At least twice a year
Gas boiler servicing	Annual
Gas fire servicing	Annual
Anchorage roof bolts	Annual
Smoke and carbon monoxide alarms	Five years
Electrical inspections	Five years
Attic inspections	Five years
Close painting/external paintworks (subject to owners agreement, where applicable)	Five years

6 | Safety, Security and Insurance

Contents Insurance

The Association strongly advises you to insure your property contents. The Association does not insure the contents of your home. You should insure against fire, theft, vandalism and water damage etc.

There are a variety of insurance packages available to tenants. You can choose whichever will suit you best. The Association has leaflets available on schemes for housing association tenants.

Gas Safety

If you smell gas:

1. Turn off the gas at the mains (by the meter).
2. Open windows and doors for fresh air.
3. Do not touch electrical switches.
4. Phone the Association or the emergency number.
5. Phone the Gas Emergency Number – 0800 111 999.

Electricity

If you have a power cut you should take the following steps:

1. Check to see if your neighbours are affected as well.
2. If your neighbours supply is still on, check your trip switch if you have one.
3. If it has tripped, switch off all your appliances and then reset it.
4. If your neighbours don't have any power either call the **SCOTTISH POWER** 24 hour emergency helpline on 0845 272 7999.

Gas/Electric Supplier

The Association has arranged for gas and electricity to be supplied by Scottish Gas and Scottish Power. You can change the supplier if you wish but you must advise the Association. This will avoid problems for the next tenant of your property and allow us to update our records.

Smoke Alarms

Your smoke alarm will either work off your electricity supply or will be battery operated. Those that work off the electricity supply have a battery back-up in case of power failure.

If the alarm is battery operated, you are responsible for replacing the battery. The Association will replace batteries free of charge for elderly and disabled. If the alarm beeps every 60 seconds the battery needs replaced.

Alarms should be checked once a week to ensure they are working properly. You do this by pressing and holding the test button until the alarm sounds. The alarm should stop soon after you take your finger off the button.

Carbon Monoxide Alarms

Flats which have gas fires installed also have a carbon monoxide alarm fitted.

If the alarm is working normally the red light flashes every 60 seconds.

Alarms should be checked once a week to ensure they are working properly. Press and hold the test button until the alarm sounds. The alarm should stop soon after you take your finger off the button.

If the alarm bleeps every 60 seconds the battery needs replaced. The Association should be contacted and they will replace the battery.

If the orange light comes on and stays on you should contact the Gas Emergency Number on 0800 111 999 and also contact the Association.

Controlled Entry

The Association has installed a door entry system to improve security. Please verify the identity of any caller before allowing them access. Only give access to people visiting you. When allowing entry into your home ask for proof of identification – it should have the photograph and employer details of the caller on it. Do not be afraid to deny access to anyone who does not have ID.

Rubbish Collection

Rubbish should be disposed of properly in black bags and placed in the bins provided.

For disposal of furniture and other large items please contact Glasgow City Council or the Association who will give you details of the current bulk uplift arrangement.

Please ensure that you keep communal areas and backcourts clear.

Burst Pipes

In very cold spells, pipes can freeze and burst. If you go away for any length of time in winter you should turn the water off at the stopcock. If possible leave a set of keys with someone and notify the Association of their contact details.

If the Association needs access in an emergency and cannot contact you or your keyholder, the Association will force access and recharge you.

Tips

1. Ensure heating is on for a few hours every day in cold weather. If it is very cold keep the heating on low 24 hours a day.
2. If you are going away during the winter, leave the heating on a timer on low for a few hours each day.
3. Open kitchen unit and bathroom cabinet doors to allow warmer air to reach the plumbing pipework.
4. Make sure you know where your stopcocks are in the house – if a pipe bursts; you need to turn off the water as quickly as possible to prevent damage.
5. If you do get a burst switch off the water supply at the stopcock, use a bucket or other receptacle to collect the water. Phone the Association or the Emergency Out of Hours number immediately.

Condensation

There are steps you can take to reduce condensation:

1. Adequately ventilate your house. Keep window vents open and do not cover air bricks. Open windows every day, even for a short while, particularly bedrooms and bathrooms. Remove condensation from windows as soon as it occurs.
2. Adequately heat your home. If mould forms on walls, wash it off with mild bleach solution or fungicidal wash.
3. Keep kitchen and bathroom doors closed to prevent steam from spreading. When cooking cover pans. Keep steam in bathrooms to a minimum. WC cisterns can get very cold from mains water, so condensation will form here – wipe condensation off as soon as it occurs to prevent mould growth and floor rotting.
4. Dry clothes outside, if possible. If drying indoors, put clothes in the bathroom with the door closed and the bathroom fan on/or the window open. If using a tumble dryer run the vent pipe outside unless it is a self-condensing type.
5. Keep a small space between furniture and the walls especially if the wall is generally cold to allow air to circulate.
6. Do not overfill cupboards or wardrobes so air can circulate.

7 | Ending Your Tenancy

If you want to end your tenancy you must give us at least 28 days written notice.

You will then receive a letter from us confirming the date the tenancy ends and we will arrange an appointment to visit you. We will be visiting the property to ensure that it is in a good condition. We will let you know if you need to carry out repairs before you leave. If you are required to carry out repairs and fail to do so, we will do the repairs and recharge you the costs.

Before you leave you must:

- Allow access to the housing and maintenance officers to inspect the property.
- Pay all rent and rechargeable repairs due to us.
- Leave the house in a clean, tidy condition and good decorative order.
- Clear carpets/floor covering (including laminate) and all other household items.
- Remove all your belongings.
- Undertake any repairs identified.
- Reinstate any alterations made unless it has been agreed by the Association they may be left.
- Take final gas and electric meter readings.
- Inform Council Tax and Housing Benefit that you are leaving.
- Arrange to re-direct your mail.
- Return all keys and fobs to us on the day you end your tenancy.

Abandoning Your Tenancy

Please inform the Association if you plan to leave your home unoccupied for more than four weeks or if you are away on a regular basis. If the Association has good reason to believe that as a tenant or joint tenant you are not occupying the house, we can start abandonment procedures to repossess it. This action can also be taken against a joint tenant that is no longer living in the house. Any action taken against the joint tenant will not terminate the tenancy of the remaining tenant.

We will deliver a Notice of Abandonment to your house and you have 28 days to contact us. If you do not contact us, we serve a second notice which terminates your tenancy.

We will change the locks and may store items found in your property for 28 days. You will be charged rent up to the date your tenancy ends and for the storage costs. We will dispose of any property if you do not make arrangements for its uplift within 28 days.

Transfers

You may find that your house no longer meets your needs. If you wish to be rehoused by us, you will need to complete a transfer application form. These are available from our office reception.

Mutual Exchange

The Association has a Mutual Exchange Register. You may exchange with one of the Association's tenants or with a Scottish Secure Tenant of another landlord. Please ask at reception for the Mutual Exchange Register. Please contact the office for further details and a mutual exchange form.

Succession

Succession to a Scottish Secure Tenancy means a qualifying person inhabiting the tenancy on the death of a tenant. The law states who is qualified to inherit the tenancy and who is given priority to succeed to the tenancy. The Tenancy Agreement sets out the conditions under which a tenancy can be inherited.

8 | Useful Telephone Numbers

Charing Cross Housing Association	0141 333 0404
Gas Emergency	0800 111 999
Scottish Power – (loss of supply/emergency)	0845 272 7999
Scottish Water	0845 600 8855
Glasgow City Council	0141 287 2000
Housing Benefit/Council Tax	0141 287 1000
Police, Fire, Ambulance	999

9 | Information/Advice

The Association has a range of leaflets available at reception. In addition, if you have any specific questions please contact the office and our staff will provide you with further information or refer you to an appropriate agency. Our regular newsletter issued three times a year will also keep you up-to-date with current information and advice.

