

Tenant Handbook

www.bhagroup.org.uk

Useful Information

This handbook should remain in the property when you leave

Duns Office

55 Newtown Street, Duns, TD11 3AU

Tel: 01361 884 000

Fax: 01361 883 404

Hours of opening

Monday, Tuesday and Thursday

9.00am-4.30pm

Wednesday

10.30am-4.30pm

Friday

9.00am-3.30pm

Eyemouth Office

38 Church Street, Eyemouth, TD14 5DH

Tel: 01890 750 888

Fax: 01890 751 051

Hours of opening

Monday, Tuesday and Thursday

9.00am-12.30pm

1.30pm-4.30pm

Wednesday

10.30am-12.30pm

1.30pm-4.30pm

Friday

9.00am-12.30pm

1.30pm-3.30pm

Useful Information

Repairs

Repairs Hotline

Tel: 0800 652 8104

Service available 24 hours a day. Calls from a BT landline are free. Call charges from mobile phones and other providers may vary.

Useful Information

Emergency Numbers

In an Emergency

Fire, ambulance and police Tel: 999

Electrical and Gas Emergencies

Northern Powergrid (northeast England) Tel: 0800 668 877

Scottish Hydro Tel: 0800 300 999

Scottish Power Tel: 0845 2727 999

Gas Emergency Service Tel: 0800 111 999

Useful Contacts

Benefits information

Benefit Enquiry Line (for disabled people and their carers) Tel: 0800 882 200

Jobcentre Plus (advice on benefits) Tel: 0800 055 6688

Housing Benefit and Council Tax Assessment (SBC) Tel: 0300 100 1800

Pension Service (advice on benefits if you claim Pension Credit) Tel: 0800 991 234

Berwickshire Association of Voluntary Service (BAVS)

Duns Office, Platform One, Station Road, Duns Tel: 01361 883 137

BAVS Charity Shop, 35 Market Square, Duns Tel: 01361 882 772

BAVS Charity Shop, North Street, Eyemouth Tel: 01890 750 212

BAVS Charity Shop, High Street, Coldstream Tel: 01890 882 988

Useful Information

Bordercare Community Alarm Care System

Council Offices, Albert Place, Galashiels

Tel: 01896 758 717

Border Women's Aid

10 Exchange Street, Jedburgh

Tel: 01835 863 514

Borders Carers Centre

Brewerybrig, Low Buckholmside, Galashiels

Tel: 01896 752 431

Citizens Advice Bureaux

Tweed Street, Berwick upon Tweed

Tel: 03444 111 444

Southfield Community Centre, Station Road, Duns

Tel: 03444 111 444

Community Centre, Albert Road, Eyemouth

Tel: 01890 750 500

Shedden Park Road, Kelso

Tel: 01573 223 516

Gas Safe Register

Register of competent, qualified gas engineers

Tel: 0800 408 5500

Hospitals

Berwick Infirmary, Infirmary Square, Berwick upon Tweed

Tel: 0344 811 8111

Borders General Hospital, Melrose

Tel: 01896 826 000

The Knoll Community Hospital, Station Road, Duns

Tel: 01361 883 373

Northumbrian Water

Water & sewerage enquiries

Tel: 0845 717 1100

Police (non-emergency)

Police Scotland, Force HQ, Fettes Avenue, Edinburgh

Tel: 101

Northumbria Police Force HQ, North Road, Ponteland, Newcastle upon Tyne

Tel: 101

Useful Information

Police – local stations

Lennel Road, Coldstream Tel: 101

10 Newtown Street, Duns Tel: 101

Coldingham Road, Eyemouth Tel: 101

Scottish Borders Council

Council Headquarters, Newtown St Boswells,
Melrose Tel: 0300 100 1800

Emergency out of office hours Tel: 01896 752 111

Social Work

Customer Care Tel: 0800 019 4490

Homelessness Services

Homelessness Services Tel: 0800 376 1138

Children's Services

Berwickshire Locality Office, 4-6 Newtown Street,
Duns Tel: 01361 886 115

Cheviot Locality Office, Rose Lane, Kelso Tel: 01573 223 501

Scottish Water

Customer helpline Tel: 0845 601 8855

Emergency helpline Tel: 0845 600 8855

Scottish Public Services Ombudsman

Freepost SPSO Tel: 0800 377 7330

Section 1

About BHA

About BHA

BHA is a Registered Social Landlord (RSL); a special type of organisation defined in law and set up principally to provide housing for rent at affordable levels. BHA is also a Charity registered in Scotland. BHA was set up on 31 August 1995 to take over the former Berwickshire District Council Housing stock.

BHA is a charity and membership is open to anyone aged 16 or above. This helps us ensure that BHA is controlled by and accountable to local people.

It is easy to become a member of BHA. All the details and the straightforward application form are available from our offices. Becoming a member entitles you to important information about BHA and to vote on the election of our Trustees.

We also own and manage several properties in England where we are governed by English law.

The Trustees

The Trustees who govern BHA are known collectively as The Board. The Board can have up to 16 members (minimum of 7), all volunteers, who are elected at the Annual General Meeting.

As well as those Trustees elected at the Annual General Meeting, the Trustees can co-opt anyone they think will play a useful role in governing BHA. If a Trustee retires between Annual General Meetings then their vacancy can be filled on a casual basis until the next Annual General Meeting.

Trustees are paid only essential expenses as allowed by law.

The day-to-day running of BHA is carried out by the Chief Executive and staff. As employees they have no vote at Trustees meetings and have to follow the policies approved by the Board.

Trustees receive extensive training and professional advice to ensure policies follow legislation. Regular reports are provided to the Board to ensure correct working practices are adhered to.

BHA's finances are subject to an annual audit by independent professional auditors. The annual accounts and the subsequent auditors' report are presented to the members of BHA for approval at the Annual General Meeting.

All of BHA's operational activity is subject to close monitoring by the Scottish Housing Regulator.

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Our service

Our offices

We offer a comprehensive service from both the Duns office and the Eyemouth office. The addresses and telephone numbers are at the front of this handbook, as are their opening times.

If there is anything you wish to speak with us about or report to us, please use whichever office is the most convenient for you. They are linked together by computer and can deal with initial enquiries from any part of the area – whether they are about rents, repairs, offers of tenancy or any other issues.

We run a Housing Information and Advice service every second Tuesday of the month in the Coldstream area. The venue is usually within Gowanlea Court but this can change so keep an eye out for our Updates coming through the post. Information will also be published on our website: www.bhagroup.org.uk

Some things we cannot do

Please remember that BHA is not part of the Council. **We do not:**

- take Council Tax payments
- calculate your Housing Benefit (but we can help and advise you with this through our Financial Inclusion Service)
- handle waste collection
- maintain street lighting
- maintain footpaths or highways

Your local council offers various ways of paying your Council Tax and will also advise you on how your Housing Benefit has been calculated. Scottish Borders Council has offices in the Berwickshire area. Their address and telephone numbers (as well as contacts for Northumberland County Council for English tenants) are at the front of this handbook.

BHA as a Registered Housing Association

BHA is a Registered Housing Association.

A housing association does not trade for profit. Like any other well-run organisation a housing association will try to make a financial surplus each year but, by law, this association is an 'Industrial and Provident Society' which cannot give this surplus

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About BHA

away to shareholders. We must either keep it in reserve against a 'rainy day' or re-invest it in our housing.

A Housing Association runs its own affairs

A housing association must be independent of other organisations, though the council and the Scottish Housing Regulator will continue to monitor it to make sure it continues to meet local housing needs.

As long as it balances its books, the housing association is responsible for deciding what rents will be. It employs its own staff and is independent of the local council, but works closely with it on housing issues.

There are limits on what we can and can't do and we must abide by the Housing Association Act (1985) and relevant housing legislation.

Safeguards

A Registered Housing Association is basically a very safe organisation, and there are extra safeguards to ensure it stays that way.

1. As an Industrial and Provident Society it is regulated by the Financial Services Authority which checks that BHA has rules that make it a 'not-for-profit' business conducted for the benefit of the community, and that it publishes returns and accounts that show it is being run in that way.
2. A Registered Housing Association has a second and more exacting layer of regulation, provided by the Scottish Housing Regulator (see below). This regulation ensures that certain performance standards are met but also enables BHA to receive government grants for housing work.
3. As a charity, BHA is accountable to the Office of Scottish Charity Regulator (OSCR) which has a statutory duty to ensure that charities meet their legal requirements. The Scottish Housing Regulator carries out these functions on behalf of OSCR.
4. Its funding has come exclusively by borrowing from the private sector and so its funders monitor its activities quite closely to ensure its money is being properly used.

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About BHA

The Scottish Housing Regulator

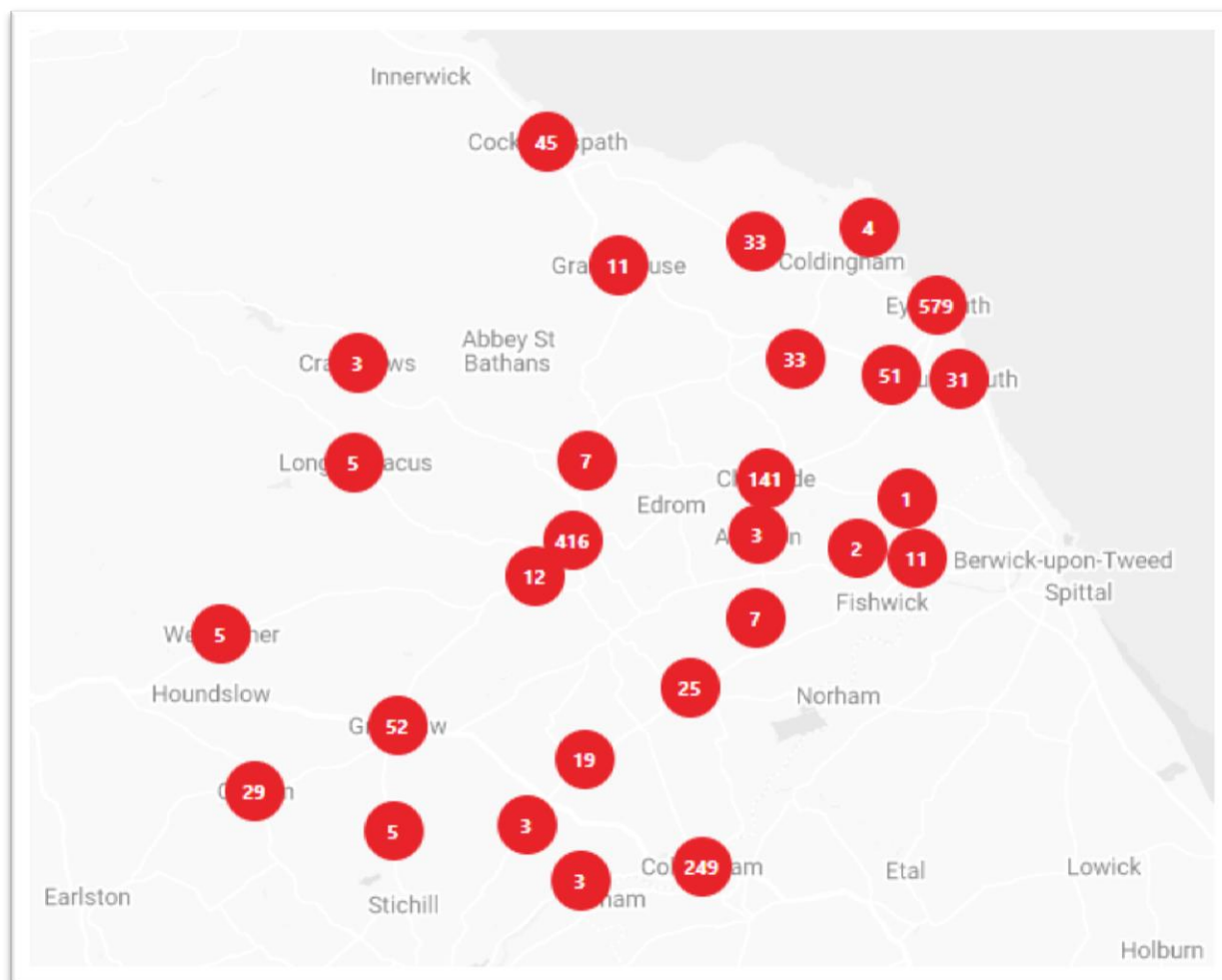
The Scottish Housing Regulator is an independent body comprising five board members which was established under the Housing (Scotland) Act 2010. Its objective is to safeguard and promote the interests of current and future tenants of social landlords, people who are or may become homeless, and people who use housing services provided by Registered Social Landlords (RSLs) and local authorities.

It sets Performance Standards for all RSLs, including housing associations. These govern their committees, finances, developments and the services they provide. It monitors them to make sure that they are meeting these standards and can step in to take action if it considers things are going wrong. This action can include replacing Board Members and senior staff and, in the last resort, arranging for another association to take over the stock and the business.

The Scottish Housing Regulator is also responsible for the distribution of 'Housing Association Grant' to help BHA fund the building of new properties. BHA will continue to seek funds to develop new housing for rent at affordable levels in Berwickshire, and will continue to approach the Regulator for grant whenever possible.

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About BHA



Map showing the number of BHA homes in each settlement.

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About BHA

Energy efficiency

BHA plays a major role in the development of energy efficient and environmentally sustainable housing. We understand it is important we provide homes that are both energy efficient and affordable for our tenants.

Like all housing providers BHA has to try and reduce the use of fossil fuels such as natural gas in its properties. As a result we are looking at various renewable energy options being developed to address fuel poverty. BHA is very active in the research and trial of new forms of heating systems in our efforts to get the most efficient solution for tenants. We also work very closely with organisations that can provide additional funding towards meeting the higher installation costs.

We already use solar technology, such as solar slates, water heaters, sunspaces and electricity-generating roof panels (PV's) to provide heat and power in some of our houses. Using solar power is particularly beneficial to tenants because the energy that is produced from the sun is not metered, but is provided in a 'direct' way and is therefore free at the point of use. We now have many houses with PV's and we actively encourage tenants who have PV's to use domestic appliances such as washing machines, tumble dryers etc during daylight hours to make the most of this free electricity. Other initiatives in our homes include the use of extra-thick insulation materials and water- recycling technology.

We will continue to explore available funding to improve the thermal efficiency in our older properties. Regular advancements in Housing Legislation change the energy efficiency standards of houses and we will meet these where possible.

Unfortunately we cannot guarantee that everyone will see reductions in their fuel bills as energy costs generally rise annually. BHA will continue to provide guidance on energy saving particularly over winter months. We urge everyone to adopt at least some of these tips in lifestyle changes. Doing this will reduce annual energy use.

Tenants are also encouraged to look at the most cost effective energy supplier and tariff to suit the type of heating they have and their lifestyle. Many lifestyle issues can affect who the best supplier is such as shift working. It is advisable to look around on comparison web sites and you may reduce your energy costs although you will need to enter into short term agreements to get the best deals.

We also work closely with Home Energy Scotland who provide impartial advice on the most effective use of energy and may also identify some benefits tenants are entitled to that have not been previously recognized. We urge everyone to contact HES on 0808 808 2282 and they will arrange to visit you at your home.

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Your Tenancy

Your tenancy agreement

As a BHA tenant in Scotland you will have a Scottish Secure Tenancy (your lease), although in certain circumstances this may be a Short Scottish Secure Tenancy.

Tenants living in one of our English properties will have an Assured or Short Assured Tenancy.

The agreement, signed at the start of your tenancy, is a legal document that sets out your rights and responsibilities as a tenant and also our rights and responsibilities as your landlord. By signing the agreement it becomes legally binding for both parties. This means that either you or BHA can have these rights enforced by the court or by involving a third party such as the Scottish Public Services Ombudsman. If you break the conditions of your lease BHA may take steps to repossess the property.

Your tenancy agreement should be kept in a safe place as it provides you with the full terms and conditions of the contract between yourself and BHA.

Your rights and responsibilities as a tenant

Your right to occupy your home

As a tenant of BHA you have the right to live in your home as long as you:

- comply with the conditions in your lease
- pay your rent
- give proper consideration to other tenants and neighbours
- use the property as your only or principal home
- let us know of any changes in your household, e.g.: if you have a child or if anyone moves in or out or if your house becomes overcrowded
- tell us if you intend to be away from your home for more than 4 consecutive weeks, giving dates of when you will be leaving and when you expect to return

It is your responsibility as a tenant to occupy your new home within 4 weeks of the tenancy starting. If you cannot move in within this time period then contact us as soon as possible. Housing Benefit will not be paid if you have not moved in to your home.

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Your Tenancy

Tenancy succession (who can succeed to your tenancy after your death)

Should you die, your family and others living with you at the time of your death can remain in the property assuming that they comply with the required criteria. If you die, the tenancy can be inherited by a joint tenant, a spouse or civil partner, a co habitee or another member of your household who lives with you, a live in carer.

In Scotland a maximum of two successions are allowed from the signing of the original tenancy. There are certain restrictions regarding succession decided according to the following rules:

Level One

- Your spouse, civil partner, co habitee or joint tenant living with you at the time of your death.

In the case of a co habitee, they must have occupied the house as their only or principal home for at least 6 months immediately before your death. If more than one person qualifies for the tenancy under Level One, they must decide themselves who should get the tenancy. If they cannot agree, we will decide.

Level Two

If no-one qualifies at Level One, or someone qualifies but does not want the tenancy, it may be succeeded by a member of your family as long as:

- They are aged at least 16 at the date of your death.
- The property was their only or principal home at the date of your death.

If more than one person qualifies for the tenancy under Level Two they must decide themselves who should get the tenancy. If they cannot agree we will decide.

Level Three

If no-one qualifies at Level One or Level Two (or someone qualifies but does not want the tenancy), it may be succeeded by a carer as long as:

- They are aged at least 16 at the date of your death.
- The house was their only or principal home at the date of your death.
- They gave up another only or principal home before your death.
- They were providing care for you or a member of your family who resided in the

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property.

If more than one person qualifies for the tenancy under Level Three they must decide themselves who should succeed the tenancy. If they cannot agree we will decide.

Where a house has been designed or substantially adapted for the use of persons with special needs, only spouses, co-habitees, civil partners, same-sex partners, joint tenants or persons with special needs can succeed to that tenancy. Other persons who would normally have qualified to succeed have a right to alternative accommodation. We will help you find alternative accommodation.

In England one succession is allowed from the signing of the original tenancy. Who the tenancy should pass to is decided according to the following rules:

- In the first instance to your spouse or civil partner living with you at the time of your death.

If you have no spouse the tenancy may be succeeded by a member of your family, provided that:

- They are at least 16 years old.
- The house was their only or principal home for a continuous period of 12 months before your death.

Your right to create a joint tenancy, sub-let your home or take in a lodger

You may not give up your home, or part of your home, to anyone without the consent of BHA.

If you wish to **change your tenancy** to a joint tenancy or change from a joint tenancy to a single tenancy you must request this in writing.

If you wish to **sub-let your home**, or part of it, you must first ask permission from BHA clarifying the use to which the house will be put and provide us with a copy of the terms and conditions you will have with the sub-tenant.

If permission is granted you are responsible for providing a lease to be signed by your tenant. As the primary tenant, you are responsible for the actions of your sub-tenant and should take that into account before proposing a sub-let.

If you wish to **take in a lodger** you must request this in writing, but please remember that:

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- you must not overcrowd your home
- you are responsible, as the tenant, for any acts that your lodger may commit that breach the conditions of your lease, so the actions of a lodger could affect your tenancy

Where you apply for permission to take in a lodger, sub-let or create a joint tenancy, you can expect a reply from us within 28 days.

If we refuse permission we will give a clear explanation of why we have done so, enabling you to challenge that decision if you think it is unreasonable.

Alterations and improvements

You have the right to carry out alterations and improvements to your home but you must ask our permission first.

If you wish to make any alterations to your home, inside or out, please contact the Technical Officer for your area in writing giving full details of the changes you wish to make. The Technical Officer will respond to you within 28 days and will:

- Refer you to relevant agencies such as building or planning control if required.
- Help you ensure that the improvements you intend to make adhere to health and safety legislation.
- Give our formal consent assuming you have provided all the relevant information.
- Advise you on any particular precautions or standards that we expect for the type of work you have in mind.

We may need to visit before we can make a decision. Please state the exact nature of the alteration, the materials to be used (colour etc.) and the dimensions. We would also like to know who is likely to be carrying out the work.

Under no circumstances should the work be started without having received written consent from us, as you may have to undo it if we do identify any problems which stop us giving permission.

If the work involves flooring or removing any structure, e.g. walls or ceilings, ensure that you read 'Altering your home' in Section 7.

Some of our houses have asbestos containing materials (ACM's) present. We maintain records where ACM's are present and their current condition is. This is another reason it is imperative that anyone who is planning to carry out improvements and alterations to their home contacts us before they start any work. Materials that contain asbestos are generally safe until they are disturbed so please

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check with us before carrying out any alterations no matter how small. We will continue to survey properties for ACM's and their condition and we ask that you make access available to the surveyors when they call.

If you wish to fix any item to the outside walls of your home such as a satellite dish you must contact us before you do this. In our new houses in particular the type of construction is different and we may have provided dedicated fixing points for many kinds of fittings. If you damage external walls without permission you may face very high reinstatement costs.

Right to compensation for improvements

If you carry out certain improvements to your home, such as installing central heating or putting in a new kitchen or bathroom, you may be eligible for compensation from BHA when you leave your home. There is a strict set of guidelines and maximum /minimum limits of compensation. Contact your local office for more information.

Any agreed compensation will be adjusted if you have an outstanding debt with BHA.

Right to repair

See Section 6.

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Your Tenancy

Your right to compliment / complain

If you would like to comment on our services we would like to hear from you. You can contact us by phone, pop into our local offices or complete a 'Contact Us' form online.

You can request a copy of our Complaints and Compliments Policy from our offices.

If you are completely dissatisfied with our service and would like to make a formal complaint, a complaints leaflet is available from our offices; it gives full details of how our two stage formal complaints service works and the procedures to follow and the associated timescales.

Your right to exchange

You can exchange houses with any other tenant of BHA (and, in some circumstances, with tenants of other social landlords) if:

- you have a clear rent account and do not have any outstanding sundry debt
- you have our permission
- you have held your tenancy with us for at least 6 months
- the condition of the house and garden is satisfactory
- the exchange would not lead to overcrowding
- one exchange would not lead to substantial under occupancy
- there are no anti-social behaviour issues relating to either tenant exchanging
- the property has been occupied for specific needs if an exchange took place those
- adaptations should not be required
- this list is not exhaustive.

If you are considering an exchange please contact your Housing Officer.

Your right to consultation and participation

BHA will consult with you if we intend to make any significant change to the way we manage or maintain your home. The type of consultation is not specified in the tenancy agreement but would typically include information such as:

- personal letters
- newsletters

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- meetings/surgeries
- surveys
- BHA Facebook site
- BHA web page

Tenant participation is about you, the tenant, having your say and influencing decisions about housing policies, housing conditions and housing-related services.

Your right to information

You have the right to receive information about:

- the terms of your tenancy
- repairs for which BHA is responsible
- how we consult our tenants
- rent setting
- allocation of properties
- equal opportunities

You also have the right to see any information we hold about you and your household in relation to your tenancy, unless the information we have has been supplied by a person or organisation who insist it remains confidential. If you feel that this information is wrong you can ask us to change it or ask us to record any disagreement. There is a minimal charge for this service.

BHA's responsibilities as a landlord

These include:

- **Making sure the property is safe for you to occupy at the start of and throughout your tenancy**
- **Not interrupting or interfering with your right to occupy the premises.** The only exceptions are when we need access to make an inspection or to carry out any work on your house or on an adjoining property.
- **Meeting all our repairs obligations.** As explained in the Repairs and Maintenance section of this handbook.
- **Providing you with information about our Housing Management policies.** This handbook is part of that process, but we also provide newsletters and information leaflets. We will also supply a copy of any of BHA's policies on request.

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- **Complying with the terms of the Data Protection Act.** Information about you is held on computer. We will give you reasonable access to the personal information we keep about you and your family and allow you to correct it or record your disagreement with it. There is a small charge for this service.

BHA cannot end your tenancy unless it has a Court Order, and then it may only base its case on one of the grounds permitted by law. Grounds for possession cover not only rent arrears but also include any other breach of tenancy, such as damage to the property, illegal drug use and nuisance or harassment caused by anyone living in or visiting your house. If you give false or misleading information in your housing application, we will take steps to evict you. In every case, the Sheriff has to be satisfied that the breach of your tenancy is sufficiently serious for repossession to be granted.

BHA may also seek to recover possession if the house is needed, either for redevelopment, or because it has certain special features which you do not (or no longer) need, but are needed by someone else. However, in this situation we must provide you with suitable alternative accommodation and the Sheriff must agree that what we are offering you is reasonable.

Giving up your tenancy

To give up your tenancy with BHA you have to give us at least 4 full weeks written notice by completing a simple form at your local office. You will be given your termination date when you contact us. Once we have agreed a date we will be able to let you know how much rent, if any, you need to pay to leave your rent account clear at the end of your tenancy. All your keys should be returned to one of the local offices at any time before or, at the latest, by 9.30am on the date of termination. If the keys arrive any later than this you will have to pay rent for an additional week and we may charge you for any costs incurred because the start of a new tenancy is delayed.

Prior to leaving the property:

- A Technical officer will visit your home to carry out an inspection of the property. This is called a pre termination visit and, as part of it, the officer will advise you of any visible repairs that are required that are your responsibility. You must complete these within the pre agreed timescale; we will then re-inspect these ensuring they are of a satisfactory standard. If you fail to complete the works or they are of an unsatisfactory standard we will carry out the works and recharge you. The pre termination visit will normally be carried out within 7 working days of you notifying BHA of your intention to give up your tenancy.
- After the inspection you may be asked to remove, or return to the original state,

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any alterations that BHA did not approve.

- When you leave the property you must remove all furniture and floor coverings. This includes everything from the attic and garden.
- If you have a lot of rubbish that needs to be removed you should make arrangements for it to be taken away and ensure any wheelie bins are filled in accordance with Local Authority Guidelines.
- Any incorrect items in or left out next to the wheelie bins will be removed and the costs recharged to you.
- Once you have vacated the property we will carry out a further inspection to the property. Any further repairs that are identified as your responsibility will be recharged to you. You will receive invoices as soon as possible after these are completed. You will then need to contact the office to make arrangements to pay.

If BHA has to remove any items you leave in the property, including any furniture, floor coverings, personal items, or rubbish, we will recharge you, including any costs we incur in arranging this work.

If you are clearing a house on behalf of someone who is deceased, please contact the local housing office to discuss any arrangements you need to make.

Do not abandon your property or simply put your keys through our door. If you do not end the tenancy properly we have to take legal steps to recover the property. This incurs considerable costs, which we will then recover from you.

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Rent

Your rent

Our aim is to charge an affordable rent for the properties we own. As a tenant you will have to pay rent and in some instances be liable for service charges. Your rent and any other charges are shown on your tenancy agreement.

Rents and service charges are increased annually. You will receive a rent review letter advising you of the annual increase at least 28 days before the end of the financial year.

Additional charges

There are currently two sets of additional charges which due to where you live may need to pay with your rent:

1. Heating charges
2. Service charges

The two charges are handled differently.

1. Heating charges

There are a few properties where heating is provided by a communal boiler and therefore we will charge you for heating along with your rent. If this applies to you, we will give you details of this service separately.

2. Service charges

Service charges cover the cost of additional services for some houses, including communal cleaning, septic tank supply, laundry and renewable devices. If such a service applies to your house it is detailed in your tenancy agreement. Some services are identified in your agreement but may not necessarily show as a separate charge. We reserve the right, following consultation, to levy charges in the future, but only for the services identified in your agreement (or for new services that we agree to provide for you).

Sundry debts

Other charges, for e.g. rechargeable works (garden maintenance, removing rubbish etc.), rechargeable repairs or legal fees, are classed as sundry debts. They are not included with your rent and BHA will invoice you separately for these; if necessary you can pay in affordable instalments.

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Paying your rent

When your rent is due

Your rent is due weekly in **advance** every Monday. You can opt to pay fortnightly, 4 weekly or monthly in advance and if this is your preferred option please contact your local office.

Methods of payment

You can pay by:

- Direct Debit
- Standing Order
- 'Allpay' at any allpay outlet or online at www.allpayments.net (follow the on-line instructions – you will need your allpay card)

If you have a problem paying your rent then please contact us as soon as possible for advice and assistance.

All discussions with staff about your rent are completely confidential.

Difficulties paying your rent

Failing to pay rent could lead to you losing your home. If you are getting into difficulties it is important that you contact us as quickly as possible. We can discuss your situation and consider affordable options to reduce your debt.

Whilst we cannot sustain an account being in arrears indefinitely, we do realise that from time to time everyone has 'cash-flow' difficulties and sometimes more serious problems. We recognise that being in debt can be a stressful and anxious experience. If you are experiencing money problems please ask us for help.

We have trained advisors who can help you - don't leave it until it's too late.

If you do not contact us or if you fail to keep to the agreed arrangement, **we will take legal action against you**. You could lose your home and you may have to pay additional legal expenses incurred by BHA.

There are good reasons for paying your rent and sundry debts promptly. At some stage you might need something else from us, for example:

- You might need a landlord's reference.

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Rent

- If we have to go to court to recover arrears you may be responsible for the court costs.
- If you want to exercise your Right to Buy.
- If you would like to exchange your home/transfer to another home, erect a shed or carry out alterations.
- We provide compensation and allowances such as decoration vouchers during planned maintenance contracts and other major upgrades. If you have outstanding debt with BHA any compensation payment will be credited to the outstanding debt.

Housing Benefit

To find out more or apply for Housing Benefit you must contact your local council; contact details are in 'Useful Contacts' at the front of this handbook.

Our Financial Inclusion Officer will also be able to assist you with Housing Benefit and provide advice on other benefit claims and welfare reform issues. In certain instances she can advocate on your behalf.

It is important that you apply for housing benefit if you think you may be eligible. Benefit is normally only granted from the receipt of your completed form and is generally not backdated.

We work closely with the local council to make the system as efficient as possible – but only the council can give you details about your application.

The council will pay your benefit directly to us every 4 weeks and we credit your account accordingly. We can advise you what payments have been made, but please note that we are not involved in the assessment or award of benefit. You must make sure you inform the council of any changes to your circumstances, for example, income, household or employment.

Housing Benefit is only paid for the property you are living in. If you are moving to a new property you should contact the council if you feel you qualify for overlapping benefit.

Welfare Reform

Universal Credit is being introduced to the Scottish Borders now. If you have any worries or concerns about the impact of this on your benefits you must call our financial inclusion team on 0300 303 9696 or 01361 884000.

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Use of the property

Your home should not be used for any immoral or illegal purposes.

If you wish to run a business from your home, then you must get permission from BHA to do this. Contact your Housing Officer for advice.

Harassment

You must not harass anyone including other tenants, members of your household, and visitors to the house, any neighbour or an Association employee on grounds of race, colour, religion, gender, sexual orientation or disability. You, as the tenant, are responsible for ensuring that anyone living or visiting your home refrains from this type of behaviour.

BHA is committed to Equal Opportunities and will do all it can to prevent such harassment.

Neighbours

As a tenant you must have consideration for your neighbours.

For this reason the tenancy agreement places a number of obligations on tenants, covering subjects such as the use of the premises, nuisance, harassment, noise, pets, gardens and common parts. You must not cause any nuisance or annoyance to neighbours, nor allow any other members of your household or visitors to do so at any time.

If a problem arises with your neighbour you should try to resolve it face to face. You may not find it easy but if you stay calm and remain polite, the chances are you will have a positive outcome.

BHA is keen that our tenants enjoy living in their home and communities. If there is disruption due to anti-social behaviour from neighbours or any of their family or visitors, we will investigate and take the necessary action. Throughout our investigation we will remain impartial.

In many situations it is appropriate to bring both parties together into mediation, for example by using the Scottish Borders Mediation Service.

A number of other agencies may have an interest in neighbour disputes. We work closely with the Police and the Council's Anti-Social Behaviour Unit, and it is important that if there is a problem whilst our offices are closed, you contact the

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Police. If they are unable to resolve the issue they will inform us. It is difficult to say exactly whom you should contact, but the table below gives a general guide:

Contact the Police if the problem is:

- racially motivated
- related to drugs- both dealing and misuse

or if it involves:

- sexual harassment, domestic violence or child abuse
- handling stolen goods or other fraudulent activity
- dangerous animals
- violence, threats of violence or verbal abuse

Contact us during office hours if the problem relates to:

- Domestic noise*
- Excessively loud music*
- Unruly animals
- A suspected unauthorised business being run from home
- Major vehicle repairs at the home/garage
- Abandoned or dangerous vehicles within the tenancy address
- Common-area issues such as cleaning etc.
- Untidy gardens
- Refuse disposal or unauthorised dumping (we can only investigate this if the problem is within our area of ownership)

* **Note:** Only the Police have powers to seize noise-making equipment such as music systems, games consoles or televisions.

Although we will always respect your confidentiality in dealing with neighbour disputes, you should be aware that if you make allegations to us about serious criminal behaviour, or where there are issues around child protection, we will pass this information on to the Police.

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Common parts and communal areas

If your house is in a block of three (or more) where the middle houses have no direct access to their rear gardens, then the tenants of those houses may use the path from the end of the block to their garden. The arrangement is not ideal and requires mutual cooperation and respect between neighbours. BHA has the power to determine who has the right to use the path for access.

If your house has access to any communal areas, please make sure you and your household use them responsibly. All tenants in the block must take their turn in keeping the areas clean and your Housing Officer can advise you on the details of what is expected.

Please use communal areas quietly, keep any entrance door closed and do not disturb your neighbours. Do not allow your children to play in a communal area unless it is a designated play area.

For safety reasons please do not leave prams, bicycles, children's toys, etc. in the communal areas or the approaches to the block.

It is also important that you keep balconies and stairways free from obstructions and do not throw anything from an upstairs window or opening.

Access to your home

You must allow access to BHA's staff and contractors for servicing, e.g., your heating system, gas or coal fire, oil and renewable heating appliances. Access should also be provided for repairing, inspecting or improving your home or the adjoining property.

We will always try to advise you in advance of who will be calling at your home. However this is not always possible. All surveyors however will carry a letter of authority from BHA Technical Services explaining who the surveyors are and why they are calling. If someone calls at your house you should always ask to see their individual and company ID cards. If you still have doubts, you should contact BHA.

If you feel you are justified in refusing us access for major works due to a qualifying condition or other issue, please contact us and we will work with you to achieve a satisfactory solution.

However, if you refuse to allow reasonable access we may have to take legal action against you and the costs of this would be charged to you. In an emergency we

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reserve the right to gain access without having your prior consent, though we will make every effort to obtain it.

Access for Gas Safety Checks

You must allow access if you have a gas supply pipe, gas central heating system or a gas fire provided by us, as we are legally obliged to conduct an annual Gas Safety Check (see Section 6).

Our approved contractor will contact you in advance of the due date of the next safety check to advise you when they intend to carry it out, and will also provide you with contact details if you wish to make alternative access arrangements. It is imperative that the safety check goes ahead before its due date. Failure to agree access with the contractor may result in legal action to gain access and carry out the procedure. You would be recharged for this action. It is possible this may include a forced entry. However, we hope that this course of action will not be required and that you allow the contractor access to carry out the inspection.

We also carry out annual safety checks to oil, solid fuel, liquid gas and renewable appliances and again it is imperative you provide access to our contracted engineers. If access cannot be gained by the normal manner then we may have to take similar steps as above.

If you have pre-paid meters please ensure there is sufficient credit to allow the safety checks to proceed. If there isn't sufficient credit available the safety check will be postponed and you may be left without the use of the appliance as a result.

Whilst it is a legal requirement to ensure all heating appliances are operating safely it is important to also ensure they are operating efficiently. An appliance that is not regularly maintained can result in poor performance and an increase to running costs.

Parking

You should never park on any grass amenity area or public footpath even if it is next to your home. This includes any:

- car
- boat
- caravan
- commercial vehicle

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- trailer
- form of machinery

You should always park in a place that does not obstruct other residents in the area. This includes garage sites where you should not park in such a manner that causes a restriction for garage users to get their vehicles in or out of their garage or the site.

No vehicle, caravan or trailer belonging to you or anyone living with you or anyone visiting you may be parked on our land unless:

- That land is set aside for parking

OR

- We have given you written permission

AND in every case

- It does not cause a nuisance or annoyance to your neighbours
- The vehicle is roadworthy and complies with all relevant regulations for use on a public highway and is taxed and insured for use on a public road.
- Alternatively, you may wish to consider renting a garage from us.

Renting a garage

If you are interested in this, contact your local office. You will be asked to complete a simple application form and your name will be added to the list for the site(s) you are interested in.

When allocating garages we simply work down the relevant site list, and let by date order; priority is given to BHA tenants.

Before offering out a garage we check the applicant's rent account, and we would not let a garage to a tenant who is in arrears or who has any other debt to BHA.

We also have a number of sites where you can erect your own garage subject to your obtaining planning consent from the Council. We make a small annual charge or ground rent. If you are interested in this, contact your local office.

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General information

Pets

BHA operates a Pet Registration Scheme. If you wish to keep a pet you will need our permission to do so; please ask for details of this scheme before making any commitment. You must not keep livestock, wild birds and poultry.

Flammable materials

You may only store small amounts of flammable materials as long as they are kept according to statutory regulations. You are not allowed to keep paraffin, petrol or liquid gas. Storing large amounts of these substances on or about the property creates a serious risk of fire and explosion. If you require oxygen as part of medical treatment, you must store the oxygen cylinders as instructed by the provider. You should also advise us that you store oxygen cylinders within your home, as we have to consider this when carrying out repairs and/or upgrade works.

Rubbish collection

All rubbish should be put out for collection in accordance with your local council's arrangements.

Gardens

You must keep your garden tidy and not just cut down the weeds every so often. Gardens are important in communities and affect everyone. If you are asked to tidy your garden and do not, we reserve the right to do any necessary work and recharge you. See 'Looking after your garden' in Section 7.

Pest control

BHA does not provide treatment of pests within your home or garden, but we do provide a service for the treatment of bees and wasps. If the bee or wasp problem is in your own outbuilding you will be responsible for the treatment of the nuisance.

If you experience a problem with bees or wasps you should contact the Repairs Section on **0800 652 8104**. If you have problems with rats, mice, ants, beetles or other insects you should contact Scottish Borders Council directly. You will have to pay for this service. However, if SBC determine the infestation has been caused by a fault in the structure of the building, BHA will be liable for the cost and you will not need to pay for the treatment.

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Personal safety and security

Bogus callers

People may try to gain access to your home by posing as officials or workmen. Never let strangers in unless you are sure that they are who they say they are.

- Check to see who it is, for example, by looking through a window.
- If you have a door chain, use it before opening the door. If you wish to install a door chain please contact us because the design of our high security doors means that special fixings are required.
- Ask to see an identity card and inspect it carefully – our staff always carry one.
- If callers do not have any identification, ask them to come back later, and use the extra time to check them out with the organisation they represent.
- Phone the police if you are at all suspicious.

Security

You can often avoid a break in by following a few simple rules:

- Your home is fitted with high security locks on doors and windows. Make sure they are locked if you leave the house – even if it is only for a few minutes.
- Make sure that tools or ladders are securely locked away.
- Never leave keys in a 'secret' hiding place.
- When you go out after dark, always leave a light on in the living room or bedroom and draw the curtains.
- If you go away overnight or on holiday, invest in a timer switch which will turn lights on and off.
- Don't leave notes on the door saying that you are out.
- Never leave valuables lying around where they can be seen through a window.
- If you have a controlled entry system, make sure that the main door is kept shut at all times, and always ask callers to tell you who they are before you let them in.
- Do not store belongings in a communal stairway as BHA cannot be held responsible for any damage or loss.

If you would like advice about making your home more secure, please contact your local Crime Prevention Officer.

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If you go away

Remember to cancel your milk and newspapers. Tell your friends and relatives you will be away, and try to leave a key with someone. Try to find someone who will move mail away from the door so that passers-by do not know you are absent.

Neighbourhood Watch

You might also want to set up a Neighbourhood Watch Scheme, where people agree to keep an eye on each other's houses, and tell the police if they see anything suspicious. Contact your local police station for more information.

Contents insurance

BHA does not provide home contents insurance cover. It is therefore advisable that you have your own contents cover in place for all your possessions (furniture, carpets, electrical appliances, such as your TV, clothing, jewellery etc). The consequences of not having adequate contents insurance could be serious and costly should something happen, such as a fire, flood, break in, malicious damage or vandalism.

You may wish to include accidental damage cover in your policy; this may cover such things as ruining your carpet by spilling something on it. However, policies differ so you should read the small print carefully.

BHA cannot recommend any companies, but most Banks, Building Societies and supermarkets offer cover, as do local insurance brokers in the area.

Remember – For your own peace of mind, we strongly recommend you take out adequate insurance. BHA does not insure the contents of your home.

Safety first

Think NOW about what you would do in an emergency. For example:

- Think about which escape route you would use if a fire were to break out in your home and make an escape plan. Involve everyone in your household.
- The kitchen is the major source of fires. It is good practice to buy a fire extinguisher or fire blanket for this area (make sure it is the right type of extinguisher). Only use a fire blanket on a chip pan fire.
- Find out where the mains gas tap is in your home (it is usually near the meter) in case you ever need to switch off the gas supply.

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- Keep a torch handy in case of power cuts.
- If your home has a traditional fuse box, ensure that you have a supply of fuse wire handy, and ensure that you know how to change a fuse. If your home has a circuit-breaker system, make sure you know how to reset it. (See below.)
- Find out where the cold water stopcock is, so you can turn off the water in an emergency. It is normally below the kitchen sink or at floor level in the bathroom.

Smoke alarms

We have fitted a smoke alarm in your home. It will give you an early warning by making a loud noise if fire breaks out allowing time for you to get out safely.

NEVER:

- try to disconnect your alarm
- paint over it
- move it
- remove the battery (except to change it)

Check your alarms at least once a month to make sure that they are working properly. You can do this by pressing and holding the test button until the alarm sounds.

If your smoke alarm has a battery it should be replaced once a year. Many of BHA's houses are now fitted with mains powered alarms. However, some are also fitted with a backup battery; this should be changed once a year, or when the battery low 'chirp' is heard.

Vacuum-clean your smoke alarm regularly to keep the dust off and improve its efficiency.

If your alarm does not seem to be working properly or it goes off when there is no smoke, report it the Repairs Team on 0800 652 8104 as soon as possible.

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Carbon monoxide alarms

Carbon monoxide is a highly poisonous gas, which has no colour, smell, or taste. It is the number one cause of death by accidental poisoning in the home in the UK.

We have installed a carbon monoxide alarm in your home if you have gas or solid fuel heating, boilers or water heaters. This alarm will give you a warning if carbon monoxide is present by making a loud continuous noise. If your alarm does go off, report it to Repairs Team immediately.

If you suspect carbon monoxide is present:

- switch off all appliances (or put out your fire) immediately
- open all windows and doors
- leave the property
- call the National Gas Emergency Service on 0800 111 999 (for gas appliances) and/or contact the Repairs Team.

Go to your doctor if you suspect you are suffering from carbon monoxide poisoning. The symptoms include headaches, chest pains, sickness and general tiredness, very much like flu symptoms.

NEVER:

- disconnect your alarm
- paint over it
- move it

You should test your alarm once a week by pressing the test / reset button. Vacuum-clean your alarm regularly to keep the dust off and improve its efficiency. If your alarm does not appear to be working properly, report it to the Repairs Team immediately.

Carbon dioxide monitors

New build properties constructed since 2015 require a Carbon Dioxide Monitor to be installed in the master bedroom. This is not an alarm and its primary function is to let you know of poor air quality in the room and should not be confused with a Carbon Monoxide Alarm.

Newer properties have much better air tightness than traditional constructed properties and therefore do not typically have drafts that allow fresh air into the home which can lead to poor air quality. If the monitor shows high readings then

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you should ventilate the room by opening the window. We would also recommend keeping the trickle vents open in windows to let fresh air enter the rooms. This monitor is mounted on the master bedroom wall and is mains wired and should not be moved or painted over.

Ventilation

For most gas appliances to work safely they need a proper supply of air. This comes into the room through a wall ventilator, or to a ventilator fitted to the window. On no account should these vents be blocked or taped up. Blocking these vents is dangerous.

Painted gas fire castings and surrounds

It is extremely dangerous to paint any part of your fire. Once heated, the paint will give off poisonous gases. Contact our Technical Services Department immediately if you have a painted fire casting/surround in your home.

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Fire

Berwickshire Housing Association and the Fire Scotland work closely together to ensure that all tenants are aware they can have a free home fire safety visit. Please contact your Housing Officer or the SFS direct on 0800 0731 999 to set up a visit and remember to test your smoke alarms regularly.

Fire prevention

Most fires are the result of carelessness and could be prevented by following some simple rules:

- Never leave a pan, especially a chip pan, on the cooker unattended.
- Never use a chip pan whilst under the influence of alcohol.
- Unplug electrical appliances when you are not using them and before you go to bed.
- Keep matches where children cannot see or reach them.
- If you burn solid fuel, have your chimney swept regularly (see Section 7).
- Make sure there is a guard around your fire, regardless of type.
- Do not leave cigarette ends burning.
- Empty ashtrays last thing at night after making sure all the cigarette ends are out.
- Never smoke in bed.
- Use adapters as little as possible.
- Do not overload electrical power points. Use a multiple-gang fused extension RCD protected lead if necessary.
- Never use an appliance with a damaged flex.
- Get expert help for electrical repairs and wiring by contacting the Repairs Team.
- Have your electric blanket serviced at least every 3 years.
- Do not use light fittings for anything other than lighting.
- Do not paint any heating appliances (apart from water-filled radiators – but you must ensure you use a suitable paint).

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If a fire breaks out

- Alert everyone in your home.
- Get everyone out as quickly and safely as possible, closing doors as you go to slow the spread of the fire and fumes.
- Call 999 for the Fire Brigade.

Chip pan fires

- Don't panic!
- Do not move the pan
- Turn off the heat to the pan if it is safe to do so, without leaning over it
- Do not pour water over the pan or use a fire extinguisher
- Cover the pan with a fire blanket or, if you do not have one, with a damp (but not wet) cloth.
- Let the pan cool down for at least 30 minutes

Electricity

Electrical safety

Never attempt to undertake any alterations or additions to your electrical system or wiring. If you think there is a fault with your wiring, sockets, switches or light fittings, or if there is water leaking on to the wiring or into any electrical fitting, report it to the Repairs Team on 0800 652 8104 as soon as possible.

- Electric shocks can cause severe burns or even heart failure.
- Never handle plugs, switches or electrical appliances if you have wet hands.
- Never use portable electrical appliances in the bathroom unless they are intended for use there, e.g. electric shaver.
- Use a safety circuit breaker if you use an electric lawnmowers or other appliances in the garden.
- If you think an appliance is faulty, unplug it and have it checked by a qualified electrician.
 - NEVER use an appliance with a broken or damaged flex.
 - NEVER fit a higher-rating fuse to either the appliance or the fuse box in an attempt to make the appliance work.

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If all the power in your house goes off

- If you have a powercard check that you have credit available.
- Check whether your neighbours or other houses nearby have lost power. If they have there is probably a fault with the local electricity network and you should contact your supplier.
- If everyone else has power, check your fuse box or circuit breaker. There are two types of fuse box: one with traditional fuses with fuse wire and one with modern circuit-breaker trip switches.

On circuit-breaker systems you can open the panel at any time. On older systems where fuses can be replaced, the panel is held on with screws. In most electrically heated houses, you will have two consumer units.

How to change a traditional fuse

Unplug the appliance which is not working (if known). If not known, switch off all appliances or lights.

- Switch off the mains supply.
- Remove the fuse box cover and check each fuse.
- Replace the fuse wire which has blown by loosening the screws and inserting fuse wire of the correct rating, before re-tightening the screws and re inserting the fuse.
- If, after replacing the fuse wire, it immediately blows again, and all appliances/lights are turned off, contact the Repairs Team.

Fuse wire ratings

| | |
|--------------------|--------|
| Lighting | 5 amp |
| Immersion heater | 30 amp |
| Sockets and cooker | 30 amp |

Circuit breakers

Your house may be fitted with circuit-breaker trip switches instead of fuses. These are sensitive devices designed to switch off the electricity supply if there is a fault.

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If your power fails and you do not know what caused it

- Switch off everything, including lights.
- Set all the circuit breaker switches to the 'on' position (see below).
- Switch the lights and appliances on one at a time.

To reset a circuit breaker

- If the switch has tripped, it will be in the central position.
- Push fully down.
- Push back up to the 'On' position.

If you cannot find what is causing the problem or the fuse keeps tripping, contact the Repairs Team as soon as possible.

Plugs

All new appliances now come fitted with a plug. However, if you have to buy a new plug make sure that it is marked with the British Standard and carries the Kite mark.

Make sure plugs are wired correctly. The wires are colour coded as follows:

| | |
|------------------|---------|
| Brown | live |
| Blue | neutral |
| Green and yellow | earth |

Always fit the correct fuse for appliances:

| | |
|--|----------------------------|
| Appliances up to 720 Watts | 3 amp (normally red) |
| Appliances up to 1200 Watts | 5 amp (normally black) |
| Appliances between 1200 and 3000 Watts | 13 amp (normally brown) |

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Gas

Gas safety

It is dangerous (and can be illegal) to try and fit, repair or service your gas cooker or any other gas appliance yourself. If an appliance has been fitted by BHA, we will service it for you. Otherwise, make sure that you get an expert to carry out the work by choosing an engineer who is on the Gas Safe Register. Engineers on the register have been checked to make sure they are competent and qualified to work safely and legally with gas.

Gas leaks

If you suspect a gas leak or smell gas:

- open all doors and windows so the gas can escape
- put out cigarettes and do not light matches
- switch off all gas appliances and pilot lights
- phone the National Gas Emergency Service immediately by dialling **0800 111 999**.

From the information you provide, they will supply you with the appropriate gas safety advice, e.g.:

- Turn off the gas at the meter unless it is in the cellar/basement
- Do not use naked flames
- Do not touch electrical switches

If the Emergency Service engineer should shut down your gas system to make it safe, please contact DALEX on 0800 038 5599. They will have your gas system repaired, usually within 24 hours.

When the Gas supply has been restored, for your own safety:

- Make sure that all appliance taps are turned off.
- Re-light the pilot light in all appliances.

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Burst pipes

Cold weather precautions

Water from burst pipes can damage your home and your belongings. A few simple steps can prevent this:

- Set the thermostat on your heating to at least 10 °C (50 °F). This should keep your home reasonably warm.
- Do not leave taps running or dripping as this may cause the waste pipe to freeze.
- If you intend going away on holiday during the winter months, you must let us know. This stops others being concerned about your wellbeing. If you are leaving the house unheated, you should also drain down your central heating system.

Contact your local housing office and we can arrange this for you, free of charge, if you are unable to do it yourself.

Frozen pipes

Pipes burst when they are frozen, and this may not be obvious until the pipe starts to thaw.

If you notice that a pipe has frozen:

- Turn off the water at the stopcock.
- Turn off the central heating and switch off any water heaters/immersion heaters.
- Turn on all the taps and flush the toilet.
- You may be able to defrost the pipe with a gentle source of heat such as a hair dryer. DO NOT use violent heat or a naked flame.

If a pipe bursts

- Turn off the water at the stopcock.
- Switch off the electricity at the mains if the water comes into contact with electrical fittings or wiring - but don't touch the mains switch if it is wet.
- Turn on all taps and flush the toilet to drain the water system.
- Switch off the central heating, immersion heater and any other water heating system.
- If you have solid-fuel central heating, put out the fire
- If your house has a 'grey water' recycling system, turn the system to mains

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operation.

- Contact the Repairs Team on 0800 652 8104
- Warn all neighbours who might suffer damage.

Section 6

Repairs and Maintenance

BHA's Technical Services Section

The Technical Services Section is responsible for the responsive repairs, planned maintenance and cyclical maintenance to all BHA properties. It also manages compliance issues, such as fire safety in your home, our offices and commercial buildings.

- All response repairs are reported to our Repairs Team by phone 0800 652 8104 or via e-mail to Repairs.service@bhagroup.org.uk.
- Planned and cyclical maintenance, as well as all Gas Safety and Compliance issues, are handled by the Technical Services Team.
- Technical Officers are based in the Technical Services Team and work alongside the Repairs Team.

When we are planning our improvement contracts and other major works it is necessary for us to inspect all or a sample of the properties to be included in the work.

You must allow BHA's staff, surveyors and contractors access to carry out maintenance, repairs or any other work required on your home or the adjoining property (see Section 4).

Repairs responsibility

Our tenancy agreement with you provides for a much higher standard than the legal minimum. However, you are expected to carry out some repairs yourself. The following tables will help you decide if you are responsible or not. There are some general exceptions shown after these tables.

Bathroom

| Item | Who is responsible? | | Comments |
|--------------------------|---------------------|-----|--|
| | Us | You | |
| Bath | ✓ | | |
| Shower Unit | | ✓ | Unless we provide the unit or have accepted responsibility for it. |
| Toilet seat and fittings | | ✓ | |

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| Item | Who is responsible? | | Comments |
|------------------------|---------------------|-----|----------|
| | Us | You | |
| Toilet pan | ✓ | | |
| Toilet cistern | ✓ | | |
| Wash basin | ✓ | | |
| Bathroom door lock | ✓ | | |
| Pull cord | ✓ | | |
| Electrical wall heater | ✓ | | |

Heating

| Item | Who is responsible? | | Comments |
|--------------------------------|---------------------|-----|---|
| | Us | You | |
| Chimney and flue | ✓ | | |
| Chimney sweeping | | ✓ | Tenants should ensure the solid fuel appliance is cleaned as advised in the manufacturer's guidance notes left in each property after installation. |
| Coal bunker | ✓ | | |
| Coal-fire grates and bars | | ✓ | |
| Electric storage system | ✓ | | |
| Fireplace tiles | | ✓ | |
| Gas-fired system with radiator | ✓ | | Including gas fires if we have fitted them. |

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Repairs and Maintenance

| Item | Who is responsible? | | Comments |
|--------------------------------------|---------------------|-----|--|
| | Us | You | |
| Gas-fired warm-air systems | ✓ | | Including gas fires if we have fitted them |
| Solid-fuel system (except fire bars) | ✓ | | |

Doors

| Item | Who is responsible? | | Comments |
|----------------------------------|---------------------|-----|--|
| | Us | You | |
| Door bell | | ✓ | Except door entry systems we have provided |
| Door chain | | ✓ | |
| Door name-plate | | ✓ | |
| House numbers | ✓ | | |
| Letter flaps: inside and outside | ✓ | | |
| Glass on inside door and screen | | ✓ | Unless you can show that the glass was broken by vandals or some similar cause and report it to the Police within 24 hours of finding it |
| Inside doors | ✓ | | Including handles and locks, but not adjustment to fit carpets, and not where fitted by you. |
| Keys | | ✓ | |
| Locks | ✓ | | |

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Repairs and Maintenance

| Item | Who is responsible? | | Comments |
|-------------------------------|---------------------|-----|--|
| | Us | You | |
| Night latch (Yale type locks) | | ✓ | Unless this is the only lock on the door |
| Outside doors | ✓ | | Including entrance doors to flats |

Electrical

| Item | Who is responsible? | | Comments |
|---|---------------------|-----|---------------------------------------|
| | Us | You | |
| Communal TV aerial system | ✓ | | Unless the system has become obsolete |
| Electric fire | | ✓ | Unless we have fitted it |
| Immersion heater | ✓ | | |
| Individual TV aerial | | ✓ | |
| Light fittings etc. | ✓ | | Not including table lamps etc |
| Extractor fans etc. | ✓ | | If fitted by us |
| Satellite dish | | ✓ | Unless fitted by us |
| Plugs | | ✓ | Including fuses |
| Smoke detectors & carbon monoxide detectors | ✓ | | |
| Sockets | ✓ | | |
| Close and stair lighting | ✓ | | |
| Light switches | ✓ | | |

Section 6

Repairs and Maintenance

| Item | Who is responsible? | | Comments |
|---|---------------------|-----|--|
| | Us | You | |
| Light bulbs, fluorescent tubes and starters | | ✓ | We can help you with this, but may have to charge you for the service |
| Fuse box | ✓ | | Except resetting circuit breakers and replacing blown fuses, although we will replace blown fuse wire if you want us to and may recharge you |
| Wiring and circuits | ✓ | | |

Kitchens

| Item | Who is responsible? | | Comments |
|---|---------------------|-----|---|
| | Us | You | |
| Cooker | | ✓ | |
| Cooker connection point (gas or electric) | ✓ | | But not connection of cooker |
| Kitchen units | ✓ | | Fair wear and tear only, unless fitted by you |
| Sink bowl and drainer | ✓ | | |

Section 6

Repairs and Maintenance

Plumbing

| Item | Who is responsible? | | Comments |
|--|---------------------|-----|--|
| | Us | You | |
| Blocked sink, wash basin, bath or toilet | | ✓ | We can help you with this, but you would be charged for this if you have caused the blockage. We will only respond urgently to this if they are the only fitment of their kind in the property |
| Domestic cold water supply | ✓ | | Including storage tank |
| Downpipes (rain and soil) | ✓ | | |
| Drains | ✓ | | Although blockages are your responsibility unless drains are found to be faulty |
| Gutters | ✓ | | |
| Hot-water supply | ✓ | | Including storage cylinder |
| Sink plugs and chains | | ✓ | |
| Replacement and resetting of tap washers | ✓ | | |
| Washing machine fittings | | ✓ | Unless we have fitted them |

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Structure

| Item | Who is responsible? | | Comments |
|------------------------------------|---------------------|-----|------------------------|
| | Us | You | |
| Ceilings | ✓ | | |
| Damp-proof course | ✓ | | |
| Floors | ✓ | | Except floor coverings |
| Outside woodwork | ✓ | | |
| Roughcast plastering | ✓ | | |
| Skirting boards and door surrounds | ✓ | | Unless fitted by you |
| Stairs (inside) | ✓ | | |
| Step to entrances | ✓ | | |
| Roofs | ✓ | | |
| Walls | ✓ | | |

Windows

| Item | Who is responsible? | | Comments |
|--------------------|---------------------|-----|--|
| | Us | You | |
| Glass in window | | ✓ | Unless you can show that the glass was broken by vandals or some similar cause and report it to the Police within 24 hours of finding it |
| Sash cords (ropes) | ✓ | | |
| Sills | ✓ | | |

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| Item | Who is responsible? | | Comments |
|-----------------------------|---------------------|-----|------------------------|
| | Us | You | |
| Window frames and surrounds | ✓ | | |
| Window handles and catches | ✓ | | |
| Window locks | ✓ | | Unless you fitted them |

Other Areas

| Item | Who is responsible? | | Comments |
|--------------------------------------|---------------------|-----|---|
| | Us | You | |
| Clothes line posts and rotary dryers | ✓ | | Excluding clothes lines |
| Fences on boundary | ✓ | | Although we may only carry out repairs as part of a fencing programme |
| Fences between gardens | | ✓ | Unless fitted by us |
| Footpaths | ✓ | | Normally only to front entrance of property |
| Gates | | ✓ | Except where we have specifically accepted responsibility |
| Inside decoration | | ✓ | Including wall tiles unless fitted by BHA |
| Outside decoration | ✓ | | |
| Minor plaster defects | | ✓ | |

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Repairs and Maintenance

| Item | Who is responsible? | | Comments |
|------------------------------|---------------------|-----|-----------------------|
| | Us | You | |
| Hat and coat hooks and rails | | ✓ | |
| Shed/outhouse | | ✓ | Unless provided by us |
| Timber garage | | ✓ | |

Tenant Alterations

| Item | Who is responsible? | | Comments |
|----------------|---------------------|-----|---|
| | Us | You | |
| Heating system | | ✓ | If you tell us about the system before you fit it, and we have approved it, we will normally agree to maintain it from then on |
| Generally | ✓ | ✓ | It depends on what was agreed when approval was given. If written approval was not obtained before the alteration was made, you are responsible |

NOTE: Sometimes new tenants are given choices of either keeping a fitting or alteration provided by the previous occupant, on condition that they will maintain it themselves, or of having it removed by BHA.

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Repairs and Maintenance

General exceptions

Sometimes the tables do not apply:

- If the repair is needed because you have not taken care of the property or have damaged it, then it is up to you to get the repair done and to pay for it, even if it was an accident or caused by someone visiting you. Only BHA approved materials should be used.
- If the repair is your responsibility, but you would like us to do it, we can carry out the repair after agreeing a price for the job with you.
- If the damage makes the property unsafe to other people, we may carry out the repair and charge you for it unless we know you intend to repair it quickly.
- If you have applied to buy your home, we will review the repairs needed and the work carried out may reflect the short-term nature of our ownership of the property. Once you have bought your home you are responsible for all repairs.
- If your home is scheduled to have major improvements, such as a new kitchen or bathroom, we will review the work needed.
- You should not carry out any repairs that are our responsibility. You must advise us as soon as you think a repair is required to any item. Failure to do so may result in you being charged for remedial works.

New-build properties

For the first year after the property is built, the contractor who built the property is responsible for most of the repairs as they will be classed as 'defects'. These repairs may not be carried out in the timescales given later in this section.

Reporting repairs

You should report a repair as soon as possible by contacting the Response Repairs Team. There are three ways you can do this:

- If you are in the office use the red phone located in reception and speak to one of our dedicated repairs assistants. A Housing Assistant will be on hand should you need any help or advice.
- You can call our 24 hour repairs hotline on **0800 652 8104** to speak directly to one of our dedicated repairs assistants. (Calls are free from BT landlines and public telephones, but call charges from mobile phones and other providers may vary.)
- Via e mail to repairs.service@bhagroup.org.uk

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For some houses there is an exception to the above

If a gas, solid fuel, oil, LPG, Air or Ground Source Heat Pump appliance heats your home and hot water you are covered under our annual heating safety check and maintenance service with DALEX. If you have a fault or a leak from any of the fittings or pipework on your heating and hot water systems contact DALEX on 0800 038 5599 any time of the day or night.

Note: Any calls out with normal office hours should be for emergency repairs only.

What's covered under this service?

- Boilers
- Fires
- Pumps
- Radiators
- Hot water cylinders
- Pipework to heating and hot water systems
- Valves, programmers, room thermostats, radiator valves.

Please remember: electric storage and panel heaters are not covered.

Note: All types of emergency repairs are identified in your tenant handbook and covered under Right to Repair legislation.

You can assist us by:

1. Giving us your name, address and a telephone number on which you are easily contactable.
2. Remain calm and polite to staff when making your report.
3. Providing as much information as possible about the repair required.
4. Telling us when you are likely to be at home or the name and contact details of a friend or family member who can let in the tradesman in your absence. (If you do this, you should explain to the person that they should be present whilst the contractor carries out his work.)
5. Ensure you are at home for a pre-arranged appointment. BHA now offers repairs by appointment. Any appointment agreed with you should be met by you. If a BHA appointed contractor wishes to change an appointment he can only do so by prior agreement with you.

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6. Obtaining a crime number from the police regarding any criminal damage to your home before reporting the damage to us.
7. If possible, clearing the area where the repair is required.
8. Filling in and returning your satisfaction questionnaire.

You must advise us immediately if you cannot be at home for a pre-arranged appointment.

When you report a repair we will send you a Repairs Slip. This will tell you who will carry out the repair and the date when they have to complete it by.

Reporting emergency repairs

If you suspect a gas leak, phone the National Gas Emergency Service immediately by dialling **0800 111 999**.

If the engineer shuts down your gas system, please contact DALEX on **0800 038 5599**. They will have your gas system repaired, usually within 24 hours.

Repairs to your gas central heating and hot water system are carried out for BHA by DALEX, and you should contact them directly on **0800 038 5599** if your heating system develops a fault.

For other emergency repairs phone BHA's Repairs Hotline on **0800 652 8104**

If we think the repair can wait until normal opening hours, we will tell you at the time.

The following are examples of repairs that would **NOT** be classed as emergencies:

- Running overflows (except in frosty conditions)
- Faulty or choked WCs or waste pipes to sinks or wash hand basins, if you have similar facilities elsewhere in the property
- Faults to gas or electric fires, if you have alternative heating
- Broken ceiling lamp holder or no lights, where you can use table lamps in sockets
- Faulty socket or faulty cooker switch
- Faulty immersion heater if you have an electric shower or other means of heating water
- Leaking front or back door
- Faulty door lock if you have alternative access (unless it can't be locked overnight)

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Repairs and Maintenance

If you contact a tradesman directly you will be responsible for paying for any work they carry out in your home.

Types of repair

We put repairs into three different categories:

1. Emergency repairs

Emergency repairs are carried as soon as possible when a problem or fault could be a risk to health or lead to serious structural damage to your house, such as burst pipes or major electrical faults. We will make safe within 6 hours but you must make access available within this time. We will usually try to complete the repair within 24 hours but, if materials or special services are required, this may take longer.

2. Urgent repairs

These are for problems that are less serious, but which need to be done reasonably soon, for example a faulty light socket. We will deal with these within 3 working days but you must make reasonable access available within this time. If materials or special services are required it may take longer to complete the repair.

3. Routine repairs

These are the most common repairs, where the work needs to be done but there is no great urgency. We aim to deal with these within 10 working days.

General information on repairs

What standard of service can I expect?

BHA aims to deal with your request quickly, politely and as accurately as possible, based on the information you provide. Whilst works are carried out we expect our employees and contractors to ensure your home is treated with care and respect at all times. We aim to ensure the works are completed on time, to a high standard and to your satisfaction. It should be noted that if you call our out of hours service for a repair that is not an emergency you may be recharged the cost of the repair. BHA's out of hours response repairs service for emergency repairs is managed by Hanover Housing Association. You should contact the Repairs Service number of 0800 652 8104 and your call will be transferred to Hanover who will assess the repair and ensure the appropriate service is provided. Please note Hanover will follow BHA guidelines and Housing Legislation on the correct category of repairs. If it is determined your repair can wait until the next day they will advise you of this and

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may also provide some guidance on how you can manage the problem until the following day.

There are also times where we cannot expect a contractor to respond even in an emergency. Although these instances are very rare the weather conditions can determine if someone responds or not within the normal response times.

Most common is when there are storm force winds and we cannot expect a roofer to go on a roof due to Health and Safety. In these instances guidance will be given on steps you can take to reduce the impact of the emergency.

What happens if a Technical Officer needs to call?

This is in cases where further investigation is required to identify the cause of a problem, or where there is a need to determine the extent of the works required. Once the Technical Officer has determined the cause and extent of any problem or fault they will advise you of their intended course of action and the expected timescale for the remedial works to be undertaken.

What if I'm out when you call?

If you are not at home when an officer or a contractor calls, a note will be posted through your letterbox advising you that a call has been made, the reason for the call and a request for you to make contact to arrange a convenient time to call.

How do I comment on the repair/service I received?

For every repair/improvement we undertake we will send a Satisfaction Slip/questionnaire asking about the service you received. We would encourage you to complete this as honestly as possible and return it promptly to enable us to review our service levels and make improvements as necessary.

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Right to Repair

Under the Housing (Scotland) Act 2001, Scottish Secure Tenants and Short Scottish Secure Tenants have the right to have small urgent repairs carried out by their landlord within a given timescale.

When you report a repair, you will be advised if it qualifies under the Right to Repair scheme and in some cases it may be necessary for us to inspect the repair to determine if the repair qualifies or not. If the repair does qualify under the scheme we will tell you:

- The maximum time allowed to carry out the repair.
- Explain your rights under the scheme.
- Provide you with the name, address and contact number of our usual contractor and at least one other contractor from our approved list.
- Arrange access to your home to carry out the repair.

For such jobs, you will also be given extra details on your acknowledgement slip which will tell you what you can do if the job is not done in time. You are also entitled to compensation if you have to wait longer for the repair to be carried out than the law specifies. Right to Repair leaflets providing full details are available from our offices.

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Maintenance

Cyclical/programmed maintenance

We have a contract with DALEX for gas, oil, LPG, solid fuel and renewable heating system maintenance. They will safety check your central heating system once a year to make sure it is safe and any faults are repaired.

They will give you a copy of a certificate to show that it has been tested. Regular servicing may also help to reduce your energy use. If you believe that your appliance has not been serviced, contact your local office as soon as possible.

Gas fires, gas back boilers and communal gas boilers and electrical heating systems will be serviced once a year. Shared controlled entry systems will also be serviced yearly. Communal lifts or stair lifts in BHA properties will be serviced in line with the manufacturer's recommendations.

Where the outside woodwork, gutters, downpipes and walls of your home have a painted finish, we aim to paint them, currently every 6 years. Your home will be inspected before this work and we will carry out any repairs that are needed before or during the paint contract.

Annual Gas Safety Check

We are legally obliged to conduct an annual Gas Safety if you have a gas supply pipe, gas central heating system or a gas fire provided by us. On completion of the check you will be given a copy of the inspection report and advised if any repair work has been identified as a result. You will also be advised on the priority level of this work and when it is likely to be carried out.

If the contractor has to shut down your heating and hot water system for reasons of safety, they will arrange for the remedial works to be carried out as quickly as possible and offer to provide temporary heating if you need it. An instant repair may not always be possible, especially if materials are required.

In some instances you may see a statement such as 'not to current standards' on your inspection sheet. This doesn't mean that there is any danger to you or that the system requires repair; it advises you and us that since the system was installed regulations have changed. We will then decide if we need to do any follow-up works when planning future contracts.

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Modernisation

We are continually investing in improving and maintaining our properties.

BHA has met its objective of achieving at least the minimum requirements of the Scottish Housing Quality Standard (SHQS) where possible. In some cases we cannot physically achieve so have applied for an exemption to the standard. This means we will still explore alternative methods achieving compliance especially if new products and working practices are developed. Some tenants refused us access to survey their homes and/or carry out improvements. In these instances we have applied for an abeyance from the standard. Once again we will work with these tenants or new tenants if the tenancy changes to reach compliance. We had previously achieved the Local Standard. BHA will continue to regularly inspect external attributes to our homes and try to ensure the properties remain wind and water-tight and fit for purpose.

We continue to modernise our properties and review our programmes regularly. Details of proposed schemes and properties to be upgraded are given regularly in our newsletter, as well as on information leaflets.

As part of our improvement package we will compensate you for floor coverings and decoration for some of the contracts. Further details will be provided in the information pack issued when you are part of one or more of the improvement contracts.

Looking after open spaces

We only maintain open space areas which are owned by us. Many open space areas are owned by the local council, and are maintained by them. If you have a query about who is responsible for a piece of ground we can check this by reference to our Deeds.

Open space areas do not include undeveloped land and fields, or tenants' gardens, shared access paths and steps.

Grass amenity areas

BHA arranges an annual contract for the maintenance of grass amenity areas. The grass is scheduled to be cut at appropriate intervals to preserve an acceptable standard length during the growing season (mid-March to end of October).

The contract allows grass cuttings to be left, but they will not be in heaps or ridges, nor will they spread onto adjoining surfaces such as footpaths. Rough grassed areas

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may be cut by rotary mower or hand strimmer or treated with weed killer. Stones, bottles and other debris will be removed at each cut.

Planted amenity areas

BHA also has an annual contract for the maintenance of planted amenity areas. Shrubs, roses and planted beds are maintained on a seasonal basis. Roses should be pruned in October or March, and shrubs, bushes and hedges in November.

If you feel standards are not being kept in any areas, contact the Duns Office.

Section 7

Looking After Your Home

Altering your home

If you wish to improve your home by carrying out alterations or adaptations of any sort, you should contact your Technical Officer for permission before you start any work. This may delay the start of the work but could save you money in the long term.

Alterations required because of disability

If your house becomes unsuitable for you or any member of your family because of disability, the local authority may be able to help and arrange for any necessary works to your home. This may include wheelchair access, special fittings, ground-floor facilities, level access shower etc. An Occupational Therapist will assess whether any help is required and they will liaise with BHA about how this can be provided.

Asbestos-containing materials (ACMs)

If you are intending to carry out any alterations to your property that include removing any structure, e.g. walls, floors or ceilings, you should seek guidance from BHA on the possible presence of asbestos-containing materials. Asbestos-containing materials may be present in some BHA properties, but this should not cause you any concern if you follow some simple guidelines.

Asbestos-containing materials are safe unless you disturb them.

We survey for the presence and condition of asbestos-containing materials in almost every property where we are planning to undertake major improvement works. This is carried out by approved surveyors who fully report back on the presence and condition of any asbestos-containing materials and, as well as taking any action required, we update our records accordingly.

Coverings such as most artex ceilings contain asbestos-containing materials and these should not be removed. They are, however, safe to decorate over and if you paint over the asbestos this is referred to as 'encapsulation' which is a safe method of dealing with asbestos-containing materials. However, should you wish to carry out work that results in boarding over artex coverings you should consult us in the first instance.

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Floor coverings

Floor coverings should not be glued to the floor. If they are glued and the floor needs to be lifted for repairs, your floor covering will most certainly be damaged.

Laminate flooring

We do not permit laminate flooring above ground floor level in any property due to its effect on sound transmission.

Where approval is given to lay laminate flooring (or other types of 'floating floor'), the tenant will be responsible for uplifting and replacing the floor finish to allow any future repairs or planned maintenance operations to be carried out below the floor. If the flooring is damaged or requires total replacement, BHA will not compensate you for this.

Lofts

Many tenants have their loft space floored to make it easier to use for storage. This loft space, however, should not be used as additional living space. It is not designed to take the weight of furniture and should any damage result from it being used as living space, BHA will recharge you the full cost of repair works.

Glass panel doors

Should you wish to replace internal doors with glass doors, please contact the Technical Officer for permission before commencing any work. In the interest of safety it is important to ensure that glass panel doors have been manufactured with toughened glass. If any doors have to be replaced by BHA on termination of your tenancy, the cost will be recharged to you.

Internal decoration/repairs

You are responsible for keeping the internal decoration of your home in good order. If you decide to terminate your tenancy the standard of decoration will be inspected. If it is found to be significantly less than the accepted standard you may be recharged if BHA has to carry out remedial decoration works. BHA operates in partnership with the Dulux Decorators Centre to offer decorating materials at discounted prices. To qualify for the discount you must provide proof of your tenancy with your tenancy agreement and a current utility bill. To find your nearest centre call 0845 600 2400 or visit www.duluxdecoratorcentre.co.uk.

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You are also responsible for certain minor repairs as stated in Section 6. These are all tasks that most people should be able to carry out easily.

Artex

We would advise you not to use artex as removing it to redecorate is not as simple as stripping wallpaper.

Damp and condensation

Damp

Structural dampness occurs when a fault in the basic structure of a building lets in water from the outside.

There are two kinds of structural dampness:

1. Penetrating damp

This occurs if water is coming in through the walls or roof, for example through a broken slate/tile or cracks in the roughcast of your house. The usual signs are mould, a musty smell and wet patches on the walls or ceilings after rain.

2. Rising damp

This occurs if there is a problem with the damp-proof course (a barrier built into floors and walls to stop moisture rising through the house from the ground). It often leaves a tidemark on the wall which shows how high it has risen. There may also be a musty smell. If you see signs of this, contact your local office.

Most of BHA's houses do not suffer from structural dampness. The main cause of black spot mould is condensation.

Condensation

Condensation usually only affects properties during the winter months and is generally down to users lifestyle.

Condensation is water produced when warm, moist air comes into contact with any cold surface, like windows, walls or floors. Most of us will be familiar with the condensation on windows and walls after a hot bath or shower, but there are other causes too. If it happens regularly, and you are not careful, mould will start to grow. As condensation is a lifestyle issue it can be significantly reduced by following the guidelines below. It can be difficult to prevent completely but again following the guidance will show you how to treat it when it occurs. Most of these steps are basic

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household duties and following them will prevent unsightly mould build-up and may reduce the effect on occupants with breathing related health issues.

There are three ways to stop condensation

1. Keep your house warm

- Warm air holds more water than cold air, so to help cut down on condensation:
- keep all your home warm – turn radiators down, not off, in unoccupied rooms
- if you have to go out, do not turn the heating off – keep it on a low setting
- If you feel you are not getting the best out of your heating, please contact **the Repairs Team.**

2. Increase the ventilation in your home

- All houses need ventilation to allow stale, moist air to escape and fresh air to be sucked in. If you do not let air in to circulate, you will never cure condensation. You have to find the right balance between allowing fresh air in and keeping the house warm. This includes the bedrooms, as a sleeping person will produce 1 pint of water every 10 hours.
- Make sure wall and window vents are always open. Never seal them up
- Open your windows a little, especially if they are misted up
- Use extractor fans if they are fitted
- Don't overfill cupboards and wardrobes – this can make it difficult for air to circulate
- Open your bathroom window after taking a bath or shower to let the moisture escape

3. Cut down on the amount of moisture produced

- Dry washing outdoors if possible
- If you use a tumble drier, make sure it has a vent to the outside
- Keep kitchen and bathroom doors closed when you are cooking, washing etc. This stops steam spreading through the house
- We strongly recommend that you do not use bottled-gas heaters as they produce 1 pint of water for each pint of fuel burned.

Paraffin heaters are not permitted.

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Looking After Your Home

If condensation is a problem in your home, contact your local Housing Officer for advice.

Your bathroom

Showers

If you wish to fit an electric shower, you must obtain permission from BHA before commencing any work. You would then be supplied with details of what work would be required. It is the tenant's responsibility if they fit a shower to ensure that adequate tiling is carried out and that the seal around the bath is water tight. This also applies to showers attached to taps.

If any damage occurs as a result of inadequate tiling or faulty seals, the full cost of any repair work will be recharged to you.

Tiling/ panelling work in the bathroom

If you wish to improve the look of your bathroom, e.g. by tiling the walls or installing a vanity unit around the wash hand basin, you must ensure that you allow for access to pipe work. Should a problem occur and they have to be removed, BHA will not be responsible for reinstating tiles or panelling etc.

Looking after your bath

After using your bath it should be washed with soapy water, rinsed and then wiped dry. Do not use abrasive cleaners to clean the bath – preferably use a cream cleaner and only when the bath is dirty. When buying cleaning products for your bathroom please make sure they are suitable for use on enamel surfaces, and follow the instructions carefully. Steel baths are normally tough and hardwearing but the enamel surface must be treated with some respect as it is not difficult to damage, and once damaged renders the bath irreparable. Fibreglass baths are more prone to damage, and only non-abrasive cleaners should be used on them.

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Looking After Your Home

Your kitchen and worktops

Your kitchen worktops are normally hard wearing and, with reasonable care and attention, should last a long time, but you will have to pay the repair costs if you damage them. To keep them in good condition:

Clean with water and mild detergent, treating persistent marks with a mild cream cleaner only. On no account use harsh or abrasive cleaners.

The worktop surface will be damaged if you place oven-hot dishes or saucepans directly on to it or cut or chop meat and vegetables on it without using a chopping board.

Do not stand on the sink, e.g. to clean the kitchen window, as it will not support your weight and will be damaged.

Blocked drains and toilets

If your toilet or sink is slow to drain away or blocked completely, you should normally try to clear it yourself. A good 'old fashioned' plunger can solve the blockage. If you are unable to clear it yourself BHA can arrange for a plumber to call. If the blockage is not caused by a fault in the drainage system, we would normally expect you to meet the cost of the callout and repair.

The following tips should help you to avoid any problems:

- Never pour paint, especially gloss, down the sink or toilet. This will set with time and restrict the flow.
- Do not pour fat down the kitchen sink; it will gradually block the pipe.
- Babies' nappies, incontinence pads and sanitary towels are too large to be flushed down a toilet - please place them in the bin.
- Toilet fresheners or other plastic items should not be flushed away. They could easily cause a blockage

Storage heating

Your home may have electric off-peak storage heaters. These store heat up during the night when the electricity is cheaper (off-peak) and then release the heat the following day. Each heater has two controls (although bathroom and hall heaters usually have no controls).

- The input control sets the amount of heat that the heater will store during the night

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- The output control allows you to adjust the amount of heat given out during the day.

For more information on how to work your storage heaters, contact the Repairs Team.

Sweeping your chimney

If you have a coal fire or a wood-burning or multi-fuel stove you must have your chimney swept regularly.

It is important to remember to have the chimney swept from the top as well as the bottom. Some sweeps will simply sweep from the bottom and this can lead to soot being packed in around the top of the chimney. Sweeping purely from the bottom can also dislodge the chimney cap, and should this happen we will charge you for re-fitting it.

In most cases, sweeping every 6 months is satisfactory, but if you burn a lot of logs you should have it swept more often, especially during the winter. If you use only smokeless fuels, it is sufficient to sweep your chimney every 12 months. If you do not do this there is a danger that your chimney may catch fire. If a chimney fire causes damage and you have not had the chimney swept for some time, you will be expected to pay for the damage. From 1 April 2015 BHA will have your chimney swept free of charge during the annual heating appliance safety inspection. Please note you will still be responsible for the second recommended sweep per year and any other additional sweeps required as a result of the type of fuel you burn.

It is crucial you burn only the correct fuel as recommended by the manufacturer of your solid fuel appliance. There is a copy of the manufacturer's instructions within your tenant pack or, if your appliance has been renewed, you will have been supplied with one.

If you burn the wrong type of fuel and cause blockage and/or damage to your chimney or appliance as a result, you will also be recharged for any costs incurred in making good the damage.

Burning the wrong type of fuel can also lead to higher running costs and reduced efficiency of the appliance. If in any doubt, please contact the Repairs Team for advice.

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Looking After Your Home

Looking after your garden

If you have a garden at your home you are responsible for making sure that it is kept neat and tidy.

Do not let any trees, bushes, hedges or leylandii become overgrown. BHA reserves the right to ask you to remove or cut down any plant/trees in your garden where it is reasonable to do so.

New legislation came into effect from 01 April 2014 regarding the height of hedges, bushes and trees. Local Authorities will inspect and monitor this legislation. They may also take action against anyone who allows a hedge, bush or tree to grow out with the regulations.

Do not pile up earth or waste against a fence or wall or cover the damp proof course of any building.

Section 8

Moving Home and Other Options

Getting a tenancy

BHA, together with two other housing associations in the Borders, Scottish Borders Council and a national housing provider, are part of Borders Choice Homes (BCH) which uses the Housing Partners (previously homehunt®) allocations package. This makes it easy to apply for houses.

Anyone aged 16 and over, as long as they meet a few basic criteria, can register with Housing Partners and apply for our houses. All our available properties are advertised in the local newspapers each week, as well as in all our offices, on a Freephone information line (0800 587 4868) and on the internet at www.homehunt.info. When you see a property that you would like to apply for, simply tell us, and you will be considered for it along with everyone else who applies. A system of priority passes is available to people with a greater need to move, e.g. on health grounds. Passes are awarded on three levels: gold (the highest level), silver and bronze.

In allocating property, we use the following four steps:

1. Applicants who make 'best use' of the property are considered ('best use' means using all the bedrooms or using some other special feature of the house such as disabled adaptations).
2. If there is more than one applicant who would make 'best use' then the first offer goes to the applicant with the highest level priority pass.
3. If there is more than one applicant with the same level of priority pass the date the priority pass was awarded is taken in to account. The applicant with the oldest priority pass will get the first offer. If there is more than one applicant with the same level priority pass, or there are no applicants with a priority pass, then the first offer goes to the applicant who has the oldest registration date.

You can obtain full details of how to apply for a house from any local office or by visiting www.homehunt.info, where you can register and apply for properties online!

Moving to another tenancy

There are two ways of moving house within our stock.

Transfer

A Transfer applicant is dealt with in exactly the same way as anyone else applying to us for housing, although there will be conditions attached to any offer in line with our mutual exchange and transfer policy. We will take in to account any arrears,

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Moving Home and Other Options

anti-social behaviour and the state of the current property let to the applicant from BHA.

Mutual Exchange

You can do a 'mutual exchange' with another tenant, as long as you have held your tenancy with us for at least 6 months. This means that you can make an arrangement with another tenant to swap houses. You need to approach us for permission but we will usually agree unless there is a problem such as rent arrears or where the exchange would lead to overcrowding or under-occupancy. Again we will take in to account the current state of the property and any anti-social behaviour. Also it is important to note that you must not offer or accept any payment or other incentive to or from the other tenant in order to try to get them to agree to the exchange.

We publish a list on our website www.bhagroup.org.uk of people wanting to exchange, and you may want to add your details to this list – we don't make any charge for this service, just ask for more details at your local housing office.

Home Swapper

We also partner with HomeSwapper a national home swap service. For more information please contact your local office or to register and search for properties go online at www.homeswapper.co.uk

Downsizing

If your home is now too large for you we may be able to help you move to a smaller property through our Downsizing Scheme which includes a financial incentive to help you move. Please contact your local housing office or our website for details.

Buying your home

It may be possible for some tenants to buy their home, subject to strict conditions and guidelines. For more information please contact your local office.

Shared Ownership

Some houses are available from BHA under the Shared Ownership Scheme. This is a flexible way of starting to buy your own home while still having some of the reassurance of renting. Rather than pay the whole price for the house outright, as a 'sharing owner' you would buy a share, say 25%, and rent the rest. The rental would

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be lower than standard rents because of the share you bought and because you have to do all your own repairs.

You would be able to increase the share you own over the years, reducing your rent further, possibly progressing to outright purchase.

If you are interested in Shared Ownership, please contact your local office for more information.

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Get Involved

Tenant Volunteers

As a tenant of BHA you may wish to become involved with the Tenant Volunteers. The Tenant Volunteers are a group of tenants who work closely with BHA on the things that matter to tenants like you.

The tenant volunteers work closely with BHA staff to develop and review BHA policies. They are able to give comment and direct from a tenants point of view.

The tenant volunteers oversee BHA's Grant Funding Budget awarding money to local community projects.

How do I get involved?

If you are interested in the work of the Tenant Volunteers and would like to find out more or join the group. Please contact either the chairperson of the Tenant Volunteers by e-mail at: contact@tenantvolunteers.org.uk or the BHA Tenant Communication Officer by e-mail at: info@bhagroup.org.uk or by telephone on 01361 884000.

Scrutiny Panel

The Scrutiny Panel allows BHA tenants a direct say in how BHA manages tenant properties and services.

The Panel is presently made up of five Tenant Volunteer members and three members of BHA staff, all having received specific training in how 'Scrutiny' works.

The guide on how the Panel should function is set out in the Scottish Social Housing Charter, 2012, issued by the Scottish Government.

All Housing Associations, including BHA, are required to carry out a detailed Annual Tenant Survey of their area. It is from this document, as well as from local knowledge of specific issues, that the Scrutiny Panel identifies matters of concern or importance to tenants, and then sets priorities for a specific scrutiny exercise.

The process then is for the Panel to examine all the facts and circumstances of each issue. This is done in full co-operation with BHA in a spirit of openness and mutual respect. The Panel then compiles a report on its findings, and makes recommendations. These are considered by BHA Management, who then add their comments. The Panel then responds to these before the reports are referred to the BHA Trustees.

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The BHA Trustees then decide on the action, if any, to be taken. These decisions are then given to Management, and at the same time the Tenant Volunteers and the BHA staff concerned are kept fully informed. All reports on the workings of the Scrutiny Panel are subject to oversight by the Scottish Housing Regulator.

All tenants can thus be assured that the Tenant Volunteers, working through the Scrutiny Panel, have the ability to examine, investigate and to offer recommendations on specific issues of concern common to all or many tenants. These will then receive responsible consideration and will result in action being taken when and where necessary, with full records being available to the Scottish Housing Regulator for information and review.

Tenants are therefore encouraged to follow the activities and reports of the Tenant Volunteers Committee on the BHA website or Facebook page; and indeed to make their own submissions to the Committee, or, if they should be interested in working on this meaningful task, to become a member of the Tenant Volunteers Committee.

How do I get involved?

If you are interested in the work of the Scrutiny Panel and would like to find out more or join the group. Please contact the BHA Tenant Communication Officer by e-mail at: info@bhagroup.org.uk or by telephone on 01361 884000.

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