



CLYDE VALLEY
HOUSING
ASSOCIATION

Tenants' Information Pack





We hope you enjoy living in your Clyde Valley Housing Association (CVHA) property. This handbook aims to help you make the most of your tenancy. It gives information on the services we provide and explains your rights and responsibilities as a tenant. We have designed this guide to be as easy-to-read as possible.

We have tried to answer the questions we are asked most often. But if this handbook does not answer your particular query, or you have problems understanding something, please get in touch.

We would like to hear from you if you have any comments to make on the layout or content of this handbook.

We don't expect you to read this all at once, but more to use as an ongoing reference guide. Please keep it in a safe place in your home.

Moving in

Below is what you need to know and do when you get the keys to your new home.

Welcome to your new home. You can move in as soon as you have the keys and have signed the tenancy agreement. Your rent is payable from the date the tenancy starts.

Direct Debit is the easiest, safest and quickest way to pay your rent. It is the only type of payment backed by guarantee which gives you greater protection. If you are interested in the benefits of Direct Debit and have not signed up already, please contact your Housing Officer.

New Tenancy Visit

When you sign up you will get an appointment for your housing officer to visit you.

This visit is an opportunity for you to ask questions about your tenancy and housing services. You will be able to raise anything you may have read in our handbooks and need further advice about.

Contact Centre

Monday morning is the Centre's busiest time for receiving repair enquiries.

**The Contact Centre is available weekdays from
9 am until 5 pm (4.30 pm on Fridays.)**

If you have an emergency situation after the Contact Centre has closed, or at weekends, you should still phone the same telephone number to speak to our out-of-hours emergency team.

You can also report repairs online. The system is fully automated and very easy to use. Simply go to www.cvha.org.uk and click on 'report a repair.' All calls are recorded and monitored to help us to continuously improve our service.

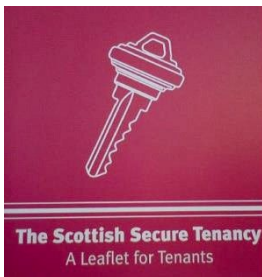
Meter readings and energy suppliers

Please make a note of your meter readings when you accept the keys for the property, to make sure you are charged correctly when you receive your first bills.

Tenants' home contents' insurance

CVHA strongly advises all our tenants to take out home contents' insurance to protect your belongings, as you will put yourself at risk financially if you are not covered.

Many tenants believe that the Association automatically insures furniture, belongings and decoration against theft, fire, vandalism or burst pipes. This is not the case. Unfortunately, many people only realise this after the damage has been done.



Tenancy agreement

During your sign-up interview you will have signed your tenancy agreement. This is a formal, legal agreement between CVHA as your landlord, and you, as our tenant. At that time, you will have been given a copy of your tenancy agreement. It is important that you read this document and keep it safe.

The tenancy agreement sets out your rights and responsibilities as a tenant. As a tenant you have important responsibilities:

- you must pay your rent.
- be a good neighbour, and
- not be a nuisance to the people around you.

If you fail to abide by your tenancy conditions, it could lead to you losing your home. If there is anything you do not understand, or need further advice about, please do not hesitate to ask your housing officer.

Secure tenancies

Most tenancies are secure tenancies, which means you can remain in your property for as long as you wish, as long as it is your only or main home, and you abide by the tenancy conditions. As a secure tenant you have certain legal rights, as listed below.

- The right to exchange your property – you have the right to swap your property with another secure tenant.
- The right to carry out improvements – you will need the permission of your housing officer before carrying out the work.
- If you have spare room, you have the right to take in lodgers or, with our permission, to sublet part of your home.
- The right to succeed to the tenancy - if you die when you are a CVHA tenant you have the right to pass your tenancy on to another member of your family. If they have been living in the property for at least a year, they may be able to take over the tenancy.

Joint tenancies

More than one person can become a tenant, for example, a partner or spouse. However, you must inform your housing officer, as soon as possible, if you or the other joint tenant moves out.

Ending your tenancy and moving home

If you wish to end your tenancy you must give us 28 days' notice in writing. You must leave the property in a clean state and remove all your personal belongings and rubbish from the property and garden (including loft and outbuildings).

Anything left behind will be disposed of and the costs recharged to you. You must return the keys to us. You must pay for any damages and any outstanding repairs which are your responsibility. We may end your tenancy if you do not

abide by your tenancy conditions, such as failure to pay your rent, or causing a nuisance, in which case you may be evicted.

Tenancy fraud

The Association will not tolerate tenancy fraud so you must not:

- sub-let your property without our permission.
- use your property for unlawful or criminal purposes; or
- live somewhere else whilst keeping your Association property.



Paying Your Rent

The rent you pay is used to fund the housing services we provide, such as repairs, improvements and housing management. Paying your rent is a condition of your tenancy agreement and it is important it is paid on a regular basis and on time.

You should pay your rent every four weeks by the date due. A list of payment dates is provided by the Association. If you wish to pay calendar monthly or weekly, contact your Housing Officer to agree how frequently you should pay.

Non-payment of rent could result in us applying to the court for an eviction.

The charge is reviewed on an annual basis. If your rent does change, we will write to you at least four weeks before the change is due to take effect.

Universal Credit

If you claim for welfare benefit it is awarded under Universal Credit (UC). This will mean that you will be responsible for paying all your rent from the UC.

The Department of Work and Pensions (DWP) will assess both your personal element and your housing entitlement and then pay this directly to you, in one lump sum, on a monthly basis. If you need help and advice on how to manage paying your rent, please get in touch with your housing officer as soon as possible.

Making a payment

The preferred rent payment method is Direct Debit. It gives you more security, it is automatically paid, and you remain in control. Contact your housing officer to set it up.

You can also use these alternative payment methods to pay your rent and other charges.

- By telephone - call 01698 268855 and choose Option 1
- Use your Payment Card to pay at any Post Office or Paypoint
- Online by visiting www.cvha.org.uk

Help to pay your rent

If you are on a low income, or in receipt of a welfare benefit, you may be entitled to housing benefit that will help pay your rent. You can apply for housing benefit and council tax benefit online. Please go to your local Council for advice.

If your housing benefit does not cover all your rent, you will have to pay the remaining amount. It is very important you inform us of any changes to your circumstances.

If you fall behind with payments

If you are having problems paying your rent, please contact us as soon as possible so we can help. If you do nothing the problem will only get worse.

If you do not respond to our letters, texts, phone calls or visits and the arrears continue to increase, you may be served with a

'Notice of Seeking Possession.' This is the first step in legal proceedings to end your tenancy.

You can still contact us at this stage to make an arrangement to reduce your arrears, however, if your debt does not reduce, the Association will commence court action. You will incur further costs which will be added to the amount you owe. If you are having problems paying your rent, please contact us as soon as possible. We have a free, income advice service for tenants that will try to help you.

Help with money advice

If you need independent advice, the Citizens Advice Bureau (CAB) or a solicitor may be able to help you. Your local CAB can go through your circumstances and advise you on what to do next.

You can also contact your local Money Advice team. A list of helpful telephone numbers is provided at your tenancy sign-up meeting.

Our income maximisation officer, or your housing officer, can also make a referral to CAB on your behalf.



Your home and estate

We want your home to be somewhere you are proud to live.

We want you to be part of a good community.

Our housing officers, technical inspectors and repairs team all work to help make your home and estate clean, tidy, well maintained and free from nuisance and anti-social behaviour.

We cannot achieve these things without your help. We ask you treat your property and neighbours with respect, keep to your tenancy conditions, and ask for help if you have any problems.

Your tenancy

You have a dedicated housing officer who is responsible for providing you with any help or assistance you need during your tenancy. If you have any problems or need any help which we could not resolve at your initial point of contact with us, we will arrange for your housing officer to contact you.

You may not need to contact your housing officer very often, but we want to stay in touch with you. This is to ensure you are looking after your home and getting any help you need and are entitled to.

Your housing officer will arrange to visit you at your home to carry out a 'settling in visit.'

These visits are your opportunity to:

- talk about your tenancy.
- tell us about any concerns you have about your property or estate.
- ask for any help you need.
- ask any questions you have about your rights or responsibilities as our tenant; and
- ensure the details we have about you and other members of your household are correct.

Your estate

Your housing officer and technical inspectors carry out regular inspections of your estate and will ensure any problems they identify are resolved as quickly as possible.

What are my tenancy conditions?

You are given a copy of your tenancy agreement when you accept the tenancy. We will notify you in writing if any changes are made to them.

We will not tolerate poor behaviour by anyone who is our tenant, and who deliberately causes a nuisance or annoyance to others.

We recommend that if you have problems with your neighbours the most sensible thing to do is to talk to them before asking us to become involved. If you are unable to resolve matters yourself, or don't feel able to do so, then you should contact us for advice.

Your housing officer will provide you with initial advice and assistance, and, if further help is needed, will put you in touch with the council's anti-social behaviour (ASB) team.

If you contact us with an anti-social behaviour or nuisance problem from a neighbour, where necessary, we will agree an action plan with you outlining what we will do, what you need to do and the timescales.

If you are the victim of a crime or an incident where you believe the motivation was prejudice or hate because of your ethnicity, disability, religion or belief, age, gender or sexual orientation, you should contact the anti-social behaviour (ASB) team or the Police. They will contact you to provide further advice and assistance.

We want our customers to feel safe where they live, and we will not tolerate any form of hate crime or incidents by our tenants.

Customers who behave in this way risk losing their home.

Can I keep pets?

Yes – in most cases, but with your Housing Officer's permission.

You may keep pets appropriate for the type of property you live in, providing you are able to keep them under control, so they do not create a nuisance to other residents or pose a risk to anyone visiting your property. For further information please speak to your housing officer.

Can I make alterations to my home?

Yes – with permission, from CVHA, obtained prior to starting the work.

If you wish to carry out any home improvements, you must first of all obtain the written permission from our Contact Centre. This includes external works too, such as putting in a drive, erecting structures in the garden, etc.

We will not unreasonably withhold permission providing you can demonstrate the work will be carried out by a competent tradesperson and the changes you propose to make will not result in additional cost to our service, devalue the property, or make it difficult to let to anyone else if you move somewhere else.

Why do I have to have a gas service every year?

To keep you and your neighbours safe, and appliances in working order.

We are legally responsible for carrying out an annual safety check of all gas appliances belonging to the Association in our housing stock. Gas leaks should be reported at once by calling **0800 111 999**. If you smell gas do not switch on any electric appliances and do not strike any lights.

Faulty appliances can cause explosions and can also give off poisonous carbon monoxide fumes - with possibly fatal consequences. We have a legal duty to make sure all of our gas appliances, gas pipes and flues in your home are checked every year by properly qualified gas engineers. Because the risks of not carrying out these checks could be fatal to you, your family or other residents, it is extremely important that you allow access to your home for engineers to carry out these safety checks.

If you refuse to allow us access or do not keep to appointments, we will have no other option but to force access. You will also be charged costs for any forced access. This is, of course, a last resort and we will always make reasonable efforts to gain access at a suitable time. When your home's gas safety check is due, we will send you a letter with a fixed appointment. The letter will include details of how to contact the contractor if you need to re-arrange the appointment. Our engineers will call round at the arranged time to do the work. If you are not in the engineer will leave a postcard, asking you to contact us to arrange another time.

If we still hear nothing, we then issue a formal 'final notice,' warning you that we will start proceedings to gain entry or take possession of your property. You will be charged for any costs we incur as a result of legal or other action we have to take to ensure the gas service is completed.

What should I do about rubbish collection?

Phone your local council cleansing department.

It is important that all rubbish is disposed of correctly or enforcement action could be taken. To check your collection days please check with your local council.

If you wish to get rid of any large items, the council has a special uplift service which collects items such as white goods. Alternatively, you can use local recycling centres. Any rubbish (including fly tipping, domestic rubbish, dog fouling and abandoned cars) is subject to enforcement action and a fee will be imposed on anyone who acts irresponsibly. Please take steps to dispose of your rubbish appropriately.

What are my responsibilities for my garden?

You must keep all garden areas tidy.

You should ensure that your garden does not become overgrown and is free from rubbish, non-garden furniture and household appliances.

The condition and appearance of your garden has a direct impact upon your estate and the lives of your neighbours.

Can I have satellite television installed?

Yes – in most cases, with written permission from our Contact Centre.

In most cases, if you live in a house or a bungalow, the answer is yes. However, before you have satellite television installed, you need to get written permission from our Contact Centre as this is treated as a 'tenant's own improvement.' You do not need planning permission to install them, but they must be fitted to a high standard.

If you live in a flat, you need to get consent. There is a limit on the size and number of satellite dishes that can be erected. Speak to your housing officer for more details.

Can people smoke in my property?

Yes, you can smoke in your own property.

Our employees visit many homes where residents are smokers. We understand that you have the right to smoke in your own home, but we ask you kindly not to when a CVHA employee is visiting.

All of our employees and contractors have been instructed not to smoke within your home. If you do not refrain from smoking the room in which our employees are working, they have the right to leave your property, and any incomplete repair, if you refuse to stop when asked. It is against the law to smoke in any communal areas.

Do I need a TV licence?

Yes! (Except for people over 75.)

You need to be covered by a valid TV licence if you watch or record TV as it is broadcast. This includes the use of devices such as a computer, laptop, mobile phone or DVD/video recorder.

There are many ways to make a payment, including Direct Debit, TV Licensing Payment Card, online, over the phone and cheque through the post. If you would like more information, please call 0300 790 6078 or visit www.tvlicensing.co.uk.

Getting involved



Inputting your views will:

- help to shape the services we provide and improve the Association's performance.
- ensure better value-for-money.
- increase satisfaction levels.
- provide confidence and knowledge to challenge services; and
- help communities succeed together.

How to get involved

Getting involved has never been easier and we have a wide range of opportunities to enable you to have your say, in a way that best suits you. For example:

- join or set up a tenants and residents association.
- join our Customer Panel.
- take part in online, telephone or postal surveys.
- take part in an estate walkabouts.
- come to local meetings.
- take part in our project groups or forums.
- help your community by getting involved in local events.
- be part of our governance structure; and
- help monitor and challenge services.

How to become involved

We want to make it as easy and convenient as possible for you to be involved and can assist you with any support or training needs you may have. This includes things like out-of-pocket travel expenses, confidence building and suitable training.

Even if you only have a small amount of time to give, you can make a real difference, and we are always looking to develop new ways and ideas for tenants and residents to get involved.

Tenants and Residents Associations

Why not consider joining your local Tenants and Residents Association (TRA)?

Clyde Valley Housing Association believes in the importance of tenants and residents groups and actively supports and encourages their involvement with the running of their estates.

We have some TRAs located throughout estates to help set up new groups. The groups discuss many issues relating to their estates and ideas of how they can help to make improvements to enrich resident's lives.



Help to stay in your home *Housing support*

The aim of the service is to help and support vulnerable people to achieve a stable home environment, to inspire confidence, promote independence and to encourage them to improve their quality of life. We also provide a range of advice services for anyone with housing issues, but particularly people affected by welfare benefit changes.

Debt prevention/benefit assistance

If you fall behind with your rent payments your home may be at risk. It is important you contact your housing officer immediately to discuss how we can help and advise you. You may be entitled to benefits to help you through your financial difficulties.

We can also signpost you to specialist services if your situation is complicated, or you need help to sort out your debts.

Adaptations for people with disabilities

You may be able to get help with adapting your current home to meet your needs, or those of a family member with a disability.

We can refer you to the local council for an assessment of your needs or discuss with you whether it may be easier for you to move to a more suitable property.

Mediation Service

Mediation can help to solve problems between you and your family, you and your neighbours, or you and your landlord. Mediation is impartial and offer a confidential service. Our housing officers are trained to help you resolve conflicts and restore good relationships.

Transfers to other Clyde Valley Housing Association properties

You may find your circumstances change and you wish to move to a more suitable property, for example to somewhere smaller, or to an already adapted home. We can advise you when you make a transfer application.

Moving elsewhere in the local authority

You can apply to another part of the area through our Common Housing Register and have your application considered collectively by the local authority and local housing associations.

Mutual exchange

This scheme allows you to exchange your home with another tenant of a council, or housing association, providing you both qualify.



Repairs and Maintenance

This section is designed to provide you with useful information about your repairs service.

We aim to provide you with the best possible housing repairs service by making sure homes are regularly maintained and improved.

Contact Centre 01698 268855

Monday morning is the busiest time for receiving repairs enquiries.

The Contact Centre is open five days a week to report your repairs related problems.

If you require an emergency repair when our Contact Centre is closed, you can still contact our emergency team on the same telephone number.

You can also report repairs online. Simply go to www.cvha.org.uk and click on 'report a repair' We recommend you still telephone 01698 268855 if it is an emergency repair. All calls are recorded and monitored to help us to continuously improve our service.

To help us to get it right first time, we need your help!

We encourage customers to use our website to report new repairs. Our interactive reporting wizard will assist in reporting the repair and ensuring we send the right people to repair it on time.

Repair appointments

When you contact us with a repair, we will agree an appointment with you for employees or contractors to visit your home. This is usually agreed at the time you call, but on occasions we may need to telephone you back.

It is very important that you let us know as soon as possible if you are unable to keep the appointment for our operative to visit your property. Simply call 01698 268855.

Type of repair

Emergency Repairs

Response time – completed within 4 hours

Emergency repairs which are those needed to avoid serious health and safety problems or prevent serious structural damage to your home.

This service is to make your home safe. A full repair may not be completed at this stage. Here are some examples of emergency repairs.

- Gas leaks.
- Total electrical failure.
- Burst pipes.
- Total communal lighting failure.
- Making property safe.

Urgent Repairs

Response time - completed within 72 hours

An urgent repair is when the problem seriously affects your comfort or can cause potential damage to your property. Here are some examples of urgent repairs.

- Leaking pipes.
- Most gas repairs.
- No hot water.
- Heating failure.

Routine Repairs

Response time – completed within 10 working days

A routine repair is when the problem does not seriously interfere with your comfort and convenience. Most minor repairs will fall into this category. Here are some examples of routing/minor repairs.

- Small areas of paving.
- Minor plastering.
- Door & window repairs.
- Guttering/down pipes.

Major repairs and improvements

Where possible, we will group, or batch large repairs or major improvement works into programmes. This enables us to forward plan the work, improve efficiency and ensure the work is undertaken cost effectively. The timescales will vary according to the type and scale of work to be undertaken, budget availability and any consultation periods.

We also undertake rolling, planned improvements to our properties, e.g., double glazing, central heating, etc. We will contact you before these commence to agree appointments and access and to give you more information.

The Association, or our appointed contractors, will inform your neighbours of any potential disruption.

Materials and waste from improvement work

The contractors will often need to deliver materials to your home in advance of the work starting. These will normally be left on your garden or secure area. Collection of waste material generated during repair work is normally collected in bulk within one working day of the repair being completed. If you have any queries regarding a material delivery or when any waste shall be collected, please contact the Contact Centre on 01698 268855.

Inspections

If you report a problem, we may need to send an inspector to assess it further. The inspector will then determine what work is required and will provide you with an indication of when work will be done. Depending on the nature of the work we may only be able to advise approximate timescales, but we will follow up with more accurate timescales.

Quality assurance

We aim to provide you with the best, value-for-money repairs service possible. As part of our continuous improvement programme, we carry out random inspections on a selection of completed repairs to check standards of work and customer satisfaction levels.

We will arrange a convenient appointment with you to visit to carry out the inspection. These inspections are important as they enable us to measure our quality and performance, helping us to continually improve the service.

Your feedback is also very important to us.

If we contact you to discuss your repair, or our independent research company calls to ask your feedback, please provide us with your views as this will help us to improve your repairs service in the future.

Noisy neighbours!

When we undertake work to someone's home, an empty property or within a communal area, it may involve major improvements.

Occasionally, this may also involve some disruption to neighbours and some noise at times. We will always try to keep this to a minimum, complete the work as quickly as possible and keep you informed of progress.

General access

Association employees, or our approved contractors, may need access to your home, not only to carry out repairs reported by yourself, but also to carry out inspections, improvements, service gas appliances, and other safety essential checks.

In extreme circumstances, we may need to gain access to your property without giving any warning. This will only happen if we need to protect your, and your neighbour(s), home(s) from serious damage i.e., in the event of flooding, or suspected gas leak.

We promise to provide you with reasonable notice when we need to enter your property, but in return we expect you to allow access when required. If you unreasonably refuse us access or you do not respond to access requests for any annual gas safety inspections, we may need to force access. It is therefore very important to allow us access when we need it, which can be arranged for a mutually convenient time.

Code of conduct

We expect Association employees and contractors to be courteous and helpful when providing you with your service – you are, after all, our customers. The following is the list of behaviours you should expect.

1. Wear and produce identification - it is important you check their identity before you allow access to your property, to ensure your safety.
2. Wear their standard uniform.
3. Use dust sheets to protect your belongings.
4. Make reasonable efforts to protect your belongings.
5. Carry out their work in a neat and tidy manner and keep levels of noise to a minimum.
6. Act responsibly at all times. They should not: smoke, play music or use bad language, when in your home.
7. Remove all repair-related waste from inside your home once the work has finished.
8. Be polite and courteous to you and your guests.

9. Comply with our health and safety requirements.
10. Our teams are here to provide you with a quality service and should be professional at all times. We ask you to also treat them with respect.

Our employees have the right to leave your property, and any incomplete repair, if they encounter threatening behaviour, intimidation or discrimination. Such behaviour could ultimately result in legal action to evict you and your family from your home, as this is in breach of your tenancy agreement.

Right to repair - legal duty

The Association has a legal duty to carry out some repairs within a certain time after you have told us what needs to be done.

These are called qualifying repairs and relate to certain, small, urgent repairs which may affect your health, safety or security. For further details please go to our website or contact the Contact Centre for details.

Repair Responsibilities

By law, we must make sure that wind and rain cannot get into your home, and we must maintain the installations in your home which supply gas, water, electricity and drainage. Although we will also carry out other repairs to your home, there are some which you must carry out. The following tables show the areas of responsibility for CVHA and for tenants.

Description	CVHA	Tenant	Comments
Ant infestation		✓	
Back boiler	✓		
Balconies	✓		
Banisters (internal)	✓		
Barges, fascias, soffit boards, etc.	✓		
Bath panels		✓	
Bathroom suites	✓		Unless installed by tenant

Description	CVHA	Tenant	Comments
Baths	✓		
Bin shelters	✓		
Brickwork, blockwork	✓		
Car ports	✓		Unless installed by tenant
Ceilings	✓		
Chimney stack/ pots/cowls	✓		
Cisterns	✓		
Clothes poles	✓		
Clothes pulley		✓	
Coal bunkers	✓		
Communal areas to flats	✓		
Communal TV systems	✓		
Cupboards		✓	
Damp proof course	✓		
Decoration – internal		✓	
Doorbell		✓	
Door entry system	✓		
Door name plates		✓	
Doors – internal		✓	
Driveways		✓	
Drying areas	✓		
Electric central heating system	✓		
Electrical appliances & plugs		✓	
Electrical wiring, sockets & switches	✓		
External door lock, fittings & furniture	✓		
External drainage	✓		
Fences & gates - boundary	✓		
Fences & gates - divisional		✓	
Finishing timbers	✓		
Fire – electric & gas		✓	
Floor tiles		✓	

Description	CVHA	Tenant	Comments
Garages	✓		Unless installed by tenant
Gas central heating, water pipes, radiators, timers, thermostats, pumps, etc.	✓		
Glass – external	✓		
Glass to internal doors / Screens	✓		
Immersion heaters	✓		
Keys & keys fob replacements		✓	
Kitchen fittings / worktops	✓		
Kitchen units & sink	✓		
Landing & stairs (communal or internal)	✓		
Lift / elevator repairs	✓		
Mirrored / built in wardrobes		✓	
Parking area (communal)	✓		
Path & steps giving access to property	✓		
Play area and equipment	✓		
Plugs & chains		✓	
Public utility supplies / meters		✓	
Refuse chutes	✓		
Refuse / recycling / garden Waste Wheelie bin		✓	
Retaining walls	✓		
Roof coverings	✓		
Roof lights / skylights	✓		
Ropes for clothes drying		✓	
Rotary drier & clothes Lines		✓	
Roughcast	✓		
Sheds / outbuildings		✓	
Shower & enclosure	✓		Unless installed by tenant

Description	CVHA	Tenant	Comments
Shower unit	✓		Unless installed by tenant
Sink unit top	✓		
Skirting	✓		
Smoke detector batteries		✓	
Smoke detectors	✓		
Solid fuel central heating system	✓		
Stair lighting (communal)	✓		
Taps	✓		
Toilet seats		✓	
TV aerial communal sockets	✓		
TV aerials		✓	
Extractor fan	✓		
Vermin infestation			Environmental issue
Wash hand basin	✓		
Washer on Taps		✓	
Water Heating	✓		
Water Storage Tanks	✓		
Water Supply	✓		
WC	✓		
White Goods		✓	
Window Frames, sills, fittings	✓		

Rechargeable repairs

Most tenants maintain their home to a high standard. That is why we feel it is unfair for all tenants to pay towards other people's neglect or intentional damage of the Association's property. Where appropriate, we will charge for repairs which have not resulted from fair wear and tear. If tenants do not consider the charges as fair, they have the right to appeal against any costs imposed.

Here are some examples of rechargeable repairs.

- If you, or one of your visitors, has caused damage (e.g., breaking a window) or been negligent (e.g., locking yourself

out of your property).

- If the repair is the consequence of decorating.
- If it is the consequence of unauthorised alterations or improvements being made to your property.

In serious cases, in addition to charging tenants for the cost of repairs, we may also take action to evict for serious breaches of our tenancy conditions.

Inaccurate information

If inaccurate or fraudulent information is provided when requesting a repair - this may result in charges being applied and legal action being raised.

Negligence

Where pipes or radiators are leaking, you should make reasonable efforts to control the leak i.e., by using a bowl or towels, until the association attends your home.

Alterations to your home

You can place a request for an adaptation (or report a repair) through the Contact Centre or online.

General alterations

If you want to make any changes (including improvements) to your home, you must first gain our permission. If you do not, you may be charged for any costs for replacement repairs needed and/or we may ask you to put the property back into its original condition at your own cost. We may also take legal action against you for breach of your tenancy conditions. Please contact your housing officer for details.

Here are some examples of rechargeable repairs.

- Changes to kitchen or bathroom fixtures and fittings, including shower installations.
- Knocking down walls (inside your home or garden).
- Changing fixtures/fittings relating to water, gas, or electricity (remember to always use qualified and accredited trades people for any gas or electrical work).

- Erecting sheds/greenhouses/other structures.
- Constructing a drop kerb and hard standing.
- Installing CCTV.
- Erecting conservatories, porches, or decking.
- Installing external security lighting.
- External painting.
- Electrical light fittings.
- Installation of laminate flooring (all properties).
- Solar/PV panels.

Just because you need to ask permission does not mean we will automatically turn you down! Permission will be refused if we feel the changes will make your property unsafe, cost us extra money to maintain in the future, or reduce the property's value.

Any alterations will need to, if applicable, comply with planning requirements and building regulations and charges may apply.

If you're not sure about someone's identity...

When one of our employees, or a contractor, calls at your property check their identify card (which includes a photograph) and if in doubt do not let them in!

Telephone the Contact Centre on 01698 268855 to check whether someone is scheduled to visit. Genuine visitors will understand and wait until you have checked.



Welfare Benefits *Under-occupation (bedroom tax)*

This was introduced in April 2013. If you live in social housing accommodation, or a council property, and are assessed as having more bedrooms than you need, your housing benefit could be reduced.

You are classed as under-occupying your home if you have more bedrooms than necessary.

For more information visit the government websites – www.gov.uk or www.dwp.gov.uk.

Welfare reforms

The benefit cap - The cap places a limit on the total amount of benefit which working age people can get. This is called a benefit cap. You will not be affected if you or your partner have reached State Pension Credit age. The cap applies to the combined total of the main ‘out of work’ benefits. If your total income comes to more than the maximum amount allowed, your housing benefit will be reduced.

Universal Credit

Universal Credit (UC) brings together a number of benefits into one payment. The existing, qualifying reasons for getting each individual benefit will still apply. It is intended that the amount of Universal Credit will reduce in line with the amount of money you earn.

Universal Credit will be paid monthly, in arrears, directly into your bank account.

You will also be expected to access and manage Universal Credit online, a bit like online banking. Computers for use by the public and training are available for free from our office in Motherwell.

Working Tax Credits

You may be eligible for additional help in the form of Working Tax Credits if your income stream is below a certain level. To find out more about Working Tax Credits and to calculate how much you could be entitled to go to www.gov.uk/working-tax-credit.

Your local Citizens Advice Bureau will also be able to offer you help and assistance.



Communication and Data Protection

We would like our services to be accessible and beneficial for all our customers.

Good customer service is our top priority.

How we look after your personal information

We will always process your personal data in accordance with the Data Protection Act. During your tenancy we will collect and process information about you and your household for the following purposes:

- managing your tenancy and the property it relates to.
- monitoring compliance with the terms of your tenancy agreement.
- delivering support for any extra needs you or any member of your household may require.
- conducting surveys in order to monitor and improve our services; and
- informing you about the services and activities we offer that may be of interest to you.

Unless we specifically advise you otherwise, we will only collect and process personal information that we need in order to carry out these functions. This personal information will be stored on our computer systems. Our tenancy files are held securely, and we have strong measures in place to prevent unauthorised access.

From time to time, we may need to provide third parties with personal information relating to you or members of your household. However, this will only occur so that we may accomplish the purposes described in the bullet points above. We may also disclose your personal details if required to do so by law or any governmental body.

CVHA tries to deal with instances of rent arrears without involving third parties. However, in cases of unresolved arrears and those where arrears remain outstanding after termination of a tenancy agreement by either party, we may disclose personal details to tracing and/or debt collection agencies.

Confidentiality

CVHA will ensure that it only involves other agencies and shares information with the consent of the tenant concerned, unless:

- it is required to by law; and/or
- the information is necessary for the protection of children.

Right to information

You have a right to access the information we hold on you. You must make a request in writing to your housing officer. This is called a “Subject Access Request” and is free of charge. CVHA has 1 month to respond to a Subject Access Request, during which time the information will be collated and delivered.

On receiving your request, CVHA will ask you to confirm your identity. This is to protect you from your information being disclosed to someone pretending to be you.

Feedback

Your feedback is very important to us and helps to shape improvements to our services.

If you wish to make a complaint, compliment or suggestion about any of our services you can do so through the following channels:

- using the complaints form or in writing.
- by telephone.
- in person; and/or
- through our website.

We may also contact you occasionally to ask you to complete a satisfaction survey based on your experiences with some of the services that we provide; this information will be used with the aim of continuously improving our customer service standards and the services we provide to all our residents.

Equality and diversity

Clyde Valley Housing Association aims to treat all tenants, stakeholders and staff fairly and with respect. We will not discriminate against any individual on the basis of race, class, colour, gender, disability, religion, marital status, health, ethnic origin, age or sexual orientation.

Complaints

We have a formal complaints procedure. If you want to complain about services, please contact your Housing Officer in the first instance. They will help you to fill in a complaints record form and will tell you what action we are going to take. We aim to solve your problem as quickly as possible.

Report to tenants on how we are doing

We consult with tenants on what they would like to know about our performance as a Landlord, and then provide the answers in our Annual Performance Report.

Also, we collect complaints and customer feedback data and then every quarter, relay our findings and action taken to tenants through You Said, We Did reports.

The Scottish Public Services Ombudsman

If you think we have not followed our policies fairly, you can take your case to the Ombudsman. The Ombudsman is independent and has the power to investigate complaints of 'maladministration' (for example, if we have not stuck to our rules or dealt with your complaint in a reasonable time). You must first use the Association's complaints procedure and if you remain dissatisfied with the outcome, you can then write to the Ombudsman.

Scottish Public Services Ombudsman

4 Melville Street

Edinburgh

EH3 7NS

Tel: 0800 377 7330

Email: ask@spsso.org.uk

The Scottish Social Housing Charter

The Scottish social housing charter was launched by the Scottish Government in 2012 and sets out the standards and outcomes that CVHA should aim to achieve.

The Scottish Housing Regulator

Each year the Scottish Housing Regulator (SHR) publishes a report on how we are performing as a landlord against standards of the Scottish Social Housing Charter.

The Scottish Housing Regulator can consider issues raised with them about 'significant performance failures.'

A significant performance failure is defined by the SHR as something that a landlord does or fails to do that puts the interests of its tenants at risk, and which the landlord has not resolved. This is something that is a systematic problem that does, or could, affect all of a landlord's tenants.

If you are affected by a problem like this, you should first report it to us.

If you have told us about it but we have not resolved it, you can report it directly to the SHR. A complaint between an individual tenant and a landlord is not a significant performance failure. Significant performance failures are now, therefore, dealt with through this complaints handling procedure. You can ask us for more information about significant performance failures. The SHR also has more information on their website or by calling 0141 271 3810.

Clyde Valley Housing Association
50 Scott Street
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