

Tenant Handbook

Information and advice to help you enjoy your home



Useful contacts

Housing Officer

Name

Tel

Income Maximisation Officer

Name

Tel



Main number

0141 550 5600

customer.service@westscot.co.uk

Repairs Services

0141 550 5600
Option 1

online.repairs@westscot.co.uk

Rent Enquiries (Income Maximisation Team)

0141 550 5059
Option 3

income.max@westscot.co.uk

Welfare Rights Team

0141 550 5662

welfare.rights@westscot.co.uk

Meter Readings

Gas:

Electricity:

Date:

You can also keep in touch with West of Scotland Housing Association via our website and social media:

w: www.westscot.co.uk

 WSHAScotland

 WSHAScotland

Welcome to your Tenant Handbook. It gives information about West of Scotland Housing Association (WSHA), our responsibilities as a landlord and the services we provide.

This should help you to get the most out of being a tenant of WSHA and to enjoy your home as much as possible.

We strive to provide the best possible services to our tenants. If you have any suggestions about how we can improve our services then please let us know.

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Your tenancy

On 30 September 2002, all of WSHA tenants became Scottish Secure Tenants. This gave tenants certain rights and responsibilities laid out in the Housing (Scotland) Act 2001. These apply whether or not you have signed a Scottish Secure Tenancy Agreement. If you have signed a Scottish Secure Tenancy Agreement, you will have additional contractual rights and responsibilities as stated in the agreement.

Subletting, Assignment, Joint Tenancy and Exchange Of Your Tenancy

If you want to:

- take in a lodger
- add a joint tenant to the tenancy
- sublet part or all of your house
- assign the tenancy (pass on the tenancy to someone else)
- carry out a mutual exchange
- otherwise give up possession

you must first get our written permission.

There are new requirements set out in the Housing (Scotland) Act 2014. The person(s) involved must be living with you as part of your household for 12 months.

To apply for our permission you must tell us in writing:

- the details of the proposed change including who you want to sublet or assign or give up possession to, take as a lodger or joint tenant or exchange with (and the house involved); AND
- the amount of rent and any other payments (including a deposit) you propose charging (if any); AND
- when you want the subletting, lodging, assignment, giving up of possession or exchange or change in tenancy to take place

To make these changes to your tenancy, the house must have been the only or principal home of the person involved for at least 12 months. It is very important that you tell us about any changes in your household as and when they happen. We can't approve these tenancy changes unless we can verify that a person has stayed with you for the period required by law.



Giving up your tenancy

If you want to end your tenancy you have to give us at least 28 days' notice. You must do this in writing either by sending us a letter or filling in a form which you can get from our office. Your partner, or any joint tenant, must also sign to show that they agree that the tenancy should be given up.

You will have to pay rent up to the end of the 28 day notice period even if you actually move before then. A termination of tenancy inspection will be carried out by the Housing Officer. You may be given a list of work which requires to be completed before leaving the property, this list is not exhaustive and you may be charged for any work not completed or found after you have moved from the property. When you move you should return all your keys, fobs, electric meter keys and gas meter cards to us. You should leave your house clean and tidy and remove all furniture and other belongings, unless previously agreed with your Housing Officer. We may dispose of any items you leave and charge you for it.

Your Rent and Service Charges

When you should pay rent

Your rent starts on the day you sign your tenancy agreement and is due to be paid by the 28th of each month in advance. For example, your rent for July should be paid on the 28th of June. If you find it easier to pay weekly, fortnightly or four weekly then you can do this provided that you pay in advance.

How you can pay

Rent can be paid in a variety of methods depending on what suits individual tenants:

- Direct Debit – this can be set up by completing a direct debit mandate with your housing officer when you are signing up for your tenancy. You can also call the Income Maximisation Team on 0141 550 5059 and set up a direct debit over the phone.
- Tenants Portal – You can make a rent payment on the tenant's portal. If you require registration details, you can contact the association and we will provide you with your details to set up your account.
- By phone – You can call the Income Maximisation Team to make a rent payment by debit/credit card securely over the phone. You can also call Allpay on 0330 041 6497 to make a debit/credit card securely over the phone.
- Allpay Rent Payment Card via Post Office and Paypoint – A rent card will be issued to you 7-10 days after sign up. Your rent card can be used at post offices and shops with Paypoint symbol. If you require a replacement rent card during your tenancy the Income Maximisation Team can order a replacement card for you.
- Online Via Allpay website www.allpayments.net – You can create an account on allpay website and make payments. You will need your reference from your rent card to make payment, if you do not have a rent card we can provide you with your reference number if you call the Income Maximisation Team.
- Allpay Mobile App – The allpay payment app stores your payment details securely and lets you make payments at your own convenience. You can download this on your phone/tablet free from the Apple Store and Play Store.

Help with Paying Your Rent

Housing Benefit can help meet the cost of rent for tenants on certain benefits and tenants of pension age. This is administered by your local council. You can claim Housing benefit by contacting your local council office and asking for a form or making a claim online. You should make a claim even if you are not sure you will qualify and make a claim as soon as you can because it is difficult to get a claim backdated.

The amount of Housing Benefit you get depends on the amount of money coming into your house, your savings, the number and ages of people living in your house. The council will pay your Housing Benefit into your bank unless you ask for the money to be paid straight to us. Most people prefer to have their Housing Benefit paid straight to us as this helps them with budgeting.

Universal Credit

Universal Credit (UC) is administered by the Department of Work and Pensions (DWP), designed to support people who are on a low income or out of work. It replaces six existing benefits and is currently being rolled out across the UK. The system is based on a single monthly or twice monthly payment, transferred directly into your bank account and can include an amount for rent. Please contact our Welfare Rights Team who can support you through the claiming process.

If you need advice about Housing Benefit or Universal Credit, please contact us on 0141 550 5662.

Difficulties paying rent

If you are having difficulties paying your rent you should contact your Income Maximisation Officer straight away. As well as checking to see if you are entitled to claim any benefits, your officer will agree a sustainable arrangement with you to pay back the arrears you owe over time. Once you make an arrangement it is very important that you stick to it and make regular payments.

You are at risk of losing your home, if you do not meet your rent obligations.

Welfare Rights Team

To help tenants to get as much help with their finances as possible, our Welfare Rights Team can provide advice on any benefits you might qualify for and help you to apply for them.

They can also help you to request reconsiderations of benefit decisions, submit appeals and arrange Tribunal representation. **If you think that the Welfare Rights Team may be able to help you, please contact them on 0141 550 5662.**

If you want advice or assistance about money problems or debts from someone who does not work for us, then you should contact an organisation like Money Advice Scotland. The Social Work Department or Department of Works and Pensions may also be able to help.

Service charges

A service charge is usually on top of your rent and typically includes payment for maintenance of communal open spaces, stair cleaning etc. If you live in sheltered housing then there will be a service charge to pay for the maintenance of common facilities. You should pay service charges along with your rent every month. You may be eligible for Housing Benefit or Universal Credit to help with the costs of service charges. There may be some charges exempt from Housing Benefit entitlement e.g. heating or power in own home.

Being a Good Neighbour

We want to ensure that all of our tenants are able to enjoy their homes fully. We expect all our tenants to treat their homes with respect and to treat their neighbours with respect. Whilst living in our homes we expect you to ensure that your home is kept up to a reasonable standard and that you ensure where you have responsibility for a garden/ driveway etc., you maintain this ensuring that the grass and any shrubs are cut back regularly and that weeds are controlled.



You, those living with you, and your visitors, must not harass or act in an antisocial manner to, or pursue a course of antisocial conduct against, any person in the neighbourhood including residents, visitors, our employees, agents and contractors and those in your house.

You must not

- Make excessive noise. This includes, but is not limited to, the use of televisions, hi-fi's, radios and musical instruments and DIY tools;
- fail to control your pets properly or allow them to foul or cause damage to other people's property;
- allow visitors to your house to be noisy or disruptive;

- use your house, or allow it to be used, for illegal or immoral purposes;
- vandalise or damage our property or any part of the common parts or neighbourhood; leave rubbish in unauthorised places;
- allow your children to cause nuisance or annoyance to other people by failing to exercise reasonable control over them;
- Harass or assault any person in the house, or neighbourhood, for whatever reason. This includes that person's race, colour or ethnic origin, nationality, gender, sexuality, disability, age, religion or other belief, or other status;
- Use or carry offensive weapons;
- Use or sell drugs or sell alcohol

This list is not exhaustive and you should refer to your tenancy agreement for any further information. We will treat any aspects of anti-social behaviour as a breach of your tenancy Agreement and this could result in your tenancy being changed to a short Scottish secure tenancy or terminated by us.

How to Make a Complaint

We are committed to providing high-quality customer service. We value complaints and use information from them to help us improve our services. If something goes wrong or you are dissatisfied with our services, please tell us using the Complaints Form given to you with this handbook or from our offices and website. You can also phone or email us to make a complaint.

Getting Repairs Done

How to report repairs

You should let us know as soon as possible if a repair needs done. The best way to report a repair is to phone **0141 550 5600**. Be ready to give your address, the nature of the problem, which room is affected and when you can give access for the repair. You can also report a repair on our website www.westscot.co.uk.

Most repairs can be identified without an inspection. In some cases however, a Housing Officer or Technical Officer will call at your home to see exactly what is needed before a repair can be carried out.

Reporting a repair when office is closed

If you need to report emergency repair when our offices are closed, you should phone us as normal on 0141 550 5600 and you will be directed to our out of hours service. They will arrange for a contractor to visit. The type of repairs we will do outside office hours are:

- Burst pipes/badly leaking pipes causing flooding
- Blocked toilet (if only toilet in house)
- No water
- Blocked drain causing a leak or sewage into home
- No heating
- Door or ground floor window not secure
- Broken handrail to stairs
- Serious roof leak
- No electricity or no lights
- Smoke coming from an electrical fitting
- Faulty smoke detector sounding

Who does what?

It is important that houses are maintained to a high standard. We will repair most items in your home, however, you will be responsible for doing some repairs.

For a full list of repair categories and who is responsible please see below.

How long will they take

The time it will take for repairs to be carried out depends on how serious they are. We will tell you which category your repair is in when you report it and when it should be completed. We will also try to make an arrangement with you for a convenient time for the contractor to call.

If you are unable to give access after it has been arranged but you do not cancel the appointment, you may be recharged the cost of the contractors time. All repairs are given a category and the timescales for completion are as follows:

Emergency repairs

These are serious faults which could cause risk to your health or damage to the house, e.g. burst pipes, no power. Repairs in this category should be made safe within 4 hours and will normally be completed within 24 hours.

Non-emergency repairs

Most repairs fall into this category. This includes work like internal joiner work, external repairs and installing new baths, etc. We aim to complete all routine repairs within 6 working days.

Quality of service

Making sure repairs are done properly is important to you and us. We want to ensure that our repairs service is as good as possible. We monitor our own performance and the performance of our contractors to ensure you get a good quality service.

Please note that any contractors carrying out work on our behalf will carry identification.

WSHA Repairs Responsibilities

Description	Landlord	Tenant	Comments
Back Boiler	✓		
Balconies	✓		
Banisters (internal)	✓		
Barges, fascias, soffit boards, etc.	✓		
Bath panels	✓		
Bathroom suites	✓		Unless installed by tenant
Baths	✓		
Bin shelters	✓		
Brickwork, block work	✓		
Carbon monoxide detector	✓		
Ceilings	✓		
Chimney stack / pots / cowls	✓		
Cisterns	✓		
Communal areas to flats	✓		
Communal TV systems	✓		
Damp proof course	✓		
Decoration – internal		✓	
Door bell	✓		
Door entry system	✓		
Door name plates		✓	
Doors internal	✓		
Driveways	✓		Unless installed by tenant
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	✓		Unless installed by tenant
Floor tiles	✓		Unless installed by tenant
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	✓		

Description	Landlord	Tenant	Comments
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	✓		Only if owned by WSHA
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	✓		
Ropes for windows (sash cords)	✓		
Rotary drier	✓		
Roughcast	✓		
Shower & enclosure	✓		Unless installed by tenant
Shower unit	✓		Unless installed by tenant
Sink unit top	✓		
Skirting	✓		
Smoke detector batteries	✓		
Smoke detectors	✓		
Stair lighting (communal)	✓		
Taps	✓		
Toilet seats	✓		
TV aerial communal sockets	✓		Unless installed by tenant
Extractor fan	✓		
Vermin infestation		✓	Environmental issue
Wash hand basin	✓		
Washer on Taps	✓		
Water Heating	✓		
Water Storage Tanks	✓		
Water Supply	✓		
WC	✓		
White Goods	✓		Only if supplied by WSHA
Window frames, sills, fittings	✓		



Cyclical maintenance and major repairs (planned work)

As well as completing repairs that are reported to us by tenants, we do regular maintenance work to your homes to keep them in good condition. Our cyclical maintenance programme includes work like cleaning and repairing gutters and painting external woodwork. At present we aim to paint external woodwork every five years. You will be advised of any planned work taking part in your area in advance.

We will often hold back non-essential repairs, like fencing, and do them as a contract because it gives better value for money and means we can do more from the money available. We also carry out major repairs and renewal of fittings.

This includes work like rewiring, installing or renewing central heating, renewing windows and re-roofing on a planned basis. If any major repairs or improvements are planned for your home we will consult you well in advance of the work being done.

Rechargeable Repairs

We may recharge tenants for the cost of some repairs. This is where we have identified the repair is the responsibility of the tenant or because the repair has arisen due to neglect or carelessness by the tenant.

When you report a repair we will try to let you know at the time if it is a rechargeable repair and we will try to tell you how much it will cost.

Sometimes, however, it is only once the work is being done that we may identify that it is a rechargeable repair.

For some repairs, or where the tenant has a history of rechargeable repairs, we will require to be paid in advance before starting the work.

Home safety

Home insurance

We insure the structure of your home against damage. This is called Buildings Insurance. Buildings insurance does not cover your contents (furniture, clothes, bedding, carpets etc), personal belongings, or the decoration of your home.

We strongly encourage you to get home contents insurance to protect your belongings in case of damage as the result of an accident.

Fire safety

As per section 2.12 of your Tenancy Agreement, all communal areas should be kept free from obstruction to avoid any potential fire risk. NO items should be stored or dumped in the common close.

Gas safety

Failure to provide access WILL result in us forcing entry to your home.

We are required by law to inspect all our gas appliances and pipe work and issue tenants with a Landlord's Gas Safety Record. This will be done in a 10 month cycle. This includes servicing your central heating boiler and gas fire owned us.

It is essential that you allow the engineers access to do this work as this is a legal requirement. If you have any gas appliances of your own, e.g. a gas cooker, then you should have it repaired and serviced by an approved tradesman. You must check that any tradesmen work for a company registered with Gas Safe Register, a body which approves only properly qualified and trained gas installers.

If you want to install any gas appliance, you must first contact WSHA for permission. It is dangerous (and can be illegal) if you let an unqualified person fit, repair or service a gas appliance.

If you smell gas in your home, you should:

- Put out all cigarettes and other naked lights
- Switch off all gas appliances
- Turn the gas off at the mains (the main tap is usually beside your gas meter)
- Make sure you do not turn on any lights or other electrical switches (this could cause a spark)
- Phone the National Gas Emergency Service on **0800 111 999**

If you have a fire

If there is a fire in your house, you should do the following:

- Close the door of the room where the fire is to stop flames from spreading
- Phone **999** and ask for the Scottish Fire and Rescue Service (SFRS)
- Warn other people in the building and your neighbours
- Do not go back in the house for any reason until the (SFRS) has said it is safe to do so
- Contact us to let us know that there has been a fire, no matter how small

Watch out for winter

Although most of our houses have central heating, there is still the risk of frozen or burst pipes during periods of heavy frost. Following the few simple steps below should help you to avoid any damage to your home:

- Find out where your main stopcock or tap is
- Report any dripping taps or running overflows to us so that they can be fixed
- Always try to keep your home heated to at least 10°C and allow heat to circulate into all rooms
- If you are going away from home for any length of time during winter ask us to drain down your water supply. We will do this at no charge



If your pipes freeze

- Telephone us for advice
- Turn off the water at the stop cock or tap
- Switch off your immersion heater or boiler
- Turn on taps at sink, bath, etc.
- Turn on as much heating as you can, if it is safe to do so

Things you need permission for

The first thing you need to do if you are planning changes to your home is to speak to us. You must have our permission BEFORE you alter anything. We will charge you for the cost of putting things right if you have made alterations that don't meet our requirements or cause problems for your neighbours, for example increase in noise disturbance. We will provide you with advice and if we give permission we can then check that the person doing the work is qualified, remember you cannot alter your electrical wiring and lighting unless you have a qualified electrician to do the work. If you do things properly and safely

we can compensate you for the cost of the improvements you have made should you decide to leave your home.

Please note that you need to obtain written permission from us to carry out the following alterations.

- Laminate flooring, ceramic tiles or any other fixed flooring
- Alter, improve or enlarge the property, fixtures or fittings, including work to kitchens & bathrooms
- Putting up a garage, shed or other structure including fencing
- Decoration to the outside of the house

This is not a full list of alterations or improvements so if you are planning to do work on your property, please contact us first to find out if permission is required. If any alterations or improvements are carried out without our permission we are entitled to restore the house to the previous condition, the cost of which would be charged to the tenant.

Moving to another WSHA Home

If you are a tenant and you want to move to another house (a ‘transfer’) then you can apply at any time. Please contact us on 0141 550 5600 to discuss your housing prospects.

If you want to apply for one of our houses in Lanarkshire, you should complete a “Common Housing Register” Application Form issued by the Council. You will then be added to the Council’s Register. We select our new tenants from this Register.

For further information about our overall allocations policy please visit our website.

Will I need to provide any more details?

If you are applying to transfer because of health or social grounds or to escape harassment, you will need to provide support for your application. This could be a letter or form from your doctor, from your employer or another agency such as the Social Work Department or Police.

Where can I move to?

Our homes are divided up into areas and you can pick up to five areas where you would like to live. There is no limit to the number of house types you can choose, but remember that if you want to move for medical reasons only certain types of houses may be suitable for you. The size of house you can apply for depends on the size of your family.



How We Can Support You

We are committed to improving the lives of our tenants. Our dedicated Community and Support Services Team delivers additional support services to meet the needs of individuals, families and communities. Many of these services are delivered via our charitable subsidiary, the Willowacre Trust.

For more information or to access any of the services please telephone: **0141 550 5664** or visit www.willowacretrust.co.uk where you can complete an online referral form.

Some of the support services that we provide are detailed below:

Handy Person Services (Handy Person/Assistant)

The service is offered to tenants who are aged 65 or over, those with a disability or who are deemed to be vulnerable due to health or wellbeing issues. The service can offer support to undertake certain household task and minor odd jobs around your home.

Older People's Service (Older People's Coordinator)

This service supports older people to who live in sheltered or mainstream housing. Opportunities are offered for older people to participate in positive and fun activities which can assist in keeping them active.

- Signposting Services
- Mindfulness Programmes
- Tea Dances
- Lunch Clubs
- Arts & Craft Activities

Imagination Library

The Imagination Library offers all pre-5 children living a WSHA home the opportunity to receive a free book every month. This initiative also delivers storytelling sessions hosted within nursery schools.

Starter Packs

This service is offered on a referral basis only to tenants referred via section 5, Common Housing Register, Women's Aid or the Scottish Refugee Council.

It may also be available those that do not have the capacity to purchase goods themselves.

Energy Advice Services – Support includes:

- Energy saving & efficiency advice
- Price comparisons
- Fuel debt advice
- Fuel reconnection
- Understanding timers and thermostats

Money Advice Services – Support includes:

- Personal Debt Advice
- Budgeting Advice
- Basic banking/savings
- Money management
- Repayment options
- Price comparisons

Digital Inclusion – Support Includes:

- Help to get online
- Digital devices available to borrow
- Digital tuition
- Digital device repairs
- On line safety support

Getting Involved

Your views are important to us and we encourage you to give your feedback to enable us to improve. We want to make it as easy as possible for tenants to get involved in making decisions that affect them and give a range of ways they can get involved – as individuals, or in groups:

- Board – we have 8 tenant members
- Tenant Advisory Group
- Volunteering
- Rate your Estate Assessor
- Tenant Scrutiny
- Providing Customer Feedback to any staff member
- Community Events
- Community Residents Groups

For more information please visit our website
www.westscot.co.uk

Becoming a member

WSHA is a voluntary organisation which has charitable status. Our Board, is elected annually by members, and is responsible for overseeing our work and agreeing our policies. Our Board is made up of tenants and other people who share the aim of providing good homes and services.

Board places are set aside for tenants to ensure we reflect the views of tenants when deciding our priorities.

To find out more about becoming a member contact us on 0141 550 5600 or visit our website.

Contact us

Camlachie House
40 Barrowfield Drive, Camlachie
Glasgow, G40 3QH

t: 0141 550 5600

f: 0141 550 5601

e: customer.service@westscot.co.uk

w: westscot.co.uk

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Please let us know if you require this information in large print, audio or any other language.



INVESTORS
IN PEOPLE



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Scotland
Housing
Association