

“Putting Our Tenants and Our Communities First”



Tenants' Handbook



Our Commitment

The Argyll Community Housing Association Group is committed to providing equal opportunities across all services and to avoid discrimination. This handbook is intended to assist us in putting this commitment into practice. Compliance with this handbook should also ensure that employees do not commit unlawful acts of discrimination.

This handbook can be made available in other formats, for example in large print, audio-format or Braille: the document may also be available in other languages, in full or summary form, as appropriate.

If you would like information in another language or format,
please ask us

यदि आपको सूचना किसी अन्य भाषा या अन्य रूप में चाहिये तो कृपया हमसे कहे

Ma tha sibh ag iarraidh fiosrachadh ann an cànan no riochd eile, feuch gum faighnich sibh dhuinn.

如欲索取以另一语文印制或另一格式制作的资料，请与我们联系。

اگر آپ کو معلومات کسی دیگر زبان یا دیگر شکل میں درکار ہوں تو برائے مہربانی ہم سے پوچھئے۔

如欲索取以另一语文印制或另一格式制作的资料，請與我們聯絡。

Jeżeli chcieliby Państwo uzyskać informacje w innym języku lub w innym formacie, prosimy dać nam znać.

Call: 0800 028 2755 or email: enquiries@acha.co.uk

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Section 1

You and Your Tenancy

1.1 Welcome and Introduction

We would like to take this opportunity to welcome you as a tenant. We are not just a landlord, we are working with the people of Argyll and Bute to create homes and communities we can all be proud of. We are committed to providing you with quality, local services to enable you to enjoy living in your home.

We operate our Housing and Neighbourhood Services Department from a network of 7 local ACHA offices (see page 5). Our other service departments are Finance and Information Technology, Investment and Regeneration and Human Resources and Corporate Services.

This handbook provides you with an easy guide to the services we offer and our commitment to you. This handbook also aims to give you an indication of what is expected of you as a tenant and a member of your community. Please keep this handbook and your tenancy agreement somewhere handy for future reference.

1.2 About Us

Argyll Community Housing Association Limited (ACHA) was set up in November 2006 and has just over 5,100 houses (as at 31st March 2015)

Spread across Argyll and Bute including eleven islands. We operate from a network of local offices and have a Customer Services Centre which handles general enquiries, payments, rent enquiries and repairs calls.

Our Freephone Number is: 0800 028 2755

We are governed by a tenant led Board of Management and 4 Area Committees with a tenant majority on each. All Board of Management and Area Committee members are volunteers.

Tenants and other members of our communities may apply for a '£1 for life membership' of the Association. As a Member; you can vote for the election of tenants to the Board or stand for election yourself. Contact us for an application form or look on our website. All members are automatically entered into an annual prize draw to win a hamper – one for each of the 4 areas.

Please have a look at our website for all the latest news and views, copies of newsletters, recent documents and lots more:

www.acha.co.uk

Our Details:

Our registered office is: Menzies House, Glenshellach Business Park, Oban, PA34 4RY

We are a registered Scottish Charity Registered Charity. (Registration number: SC042713).



We are registered under the and Co-operative Community Benefit Societies Act 2014 (Registration number: 2661R(S)).

We are registered with the Scottish Housing Regulator as a Registered Social Landlord (Registration number: 360).

We are registered with the Scottish Government as a Property Factor (Registration number: PF000302).

Our VAT Registration number is 155542607

1.3 How to Contact Us

For all enquiries including reporting repairs:

Freephone: **0800 028 2755**

E-mail us at: achacustomerservicecentre@acha.co.uk

If you need to report an emergency repair outwith office hours you can also use the above number. Calls from landline phones are free but calls from mobile phones will be charged at network rates.

If you have a general enquiry or comment you can email us at: enquiries@acha.co.uk

Helensburgh & Lomond

Telephone: 01546 605920

Lamont House, 9-19 Stuckleckie Road, Helensburgh, G84 7NL

E-mail: housing.lomond@acha.co.uk

Cowal

Telephone: 01546 605950

Dolphin Hall, Manse Avenue, Dunoon, PA23 8DQ

E-mail: housing.cowal@acha.co.uk

Bute

Telephone: 01546 605870

13-16 Longhill Crescent, Rothesay, Bute, PA20 0JT

E-mail: housing.bute@acha.co.uk

Mid Argyll

Telephone: 01546 605800

Dalriada House, Lochgilphead, PA31 8JL

E-mail: housing.midargyll@acha.co.uk

Kintyre

Telephone: 01546 605880

Old Quay Head, Campbeltown, PA28 6ED

E-mail: housing.kintyre@acha.co.uk

Islay

Telephone: 01546 605890

11 Flora Street, Bowmore, Isle of Islay, PA43 7JX

E-mail: housing.islay@acha.co.uk

Oban, Lorn and Isles

Telephone: 01546 605930

Glenshellach Business Park, Oban, PA34 4RY

E-mail: housing.lorn@acha.co.uk

Our office opening times are 9am till 5pm Monday to Friday.

1.4 Paying your Rent

Having difficulty paying your rent?

There are many reasons why people fall into rent arrears these reasons are often to do with loss of income or other personal circumstances.

Our staff are trained and experienced in helping people with rent arrears and we will do our best to help you catch up.

If you are unable to pay the total amount of rent you owe us, we can enter an agreement with you on how you can pay it off gradually. This would involve paying an extra amount in your rent over an agreed period of time until the debt is paid off.

If you don't stick to a repayment arrangement or if no agreement has been reached, we may issue a formal warning that ACHA may take legal action against you.

This warning may take the form of a "Notice of Proceedings" and may result in an application to the Sheriff Court to repossess the house and recover the money you owe us.

It is always in your best interests to work with us as early as possible to resolve any money problems. Our staff are always willing to assist and can refer you to specialist advisors where appropriate.

We can also help you to find independent advice on all your tenancy matters.

1.5 Payments

Making Payments

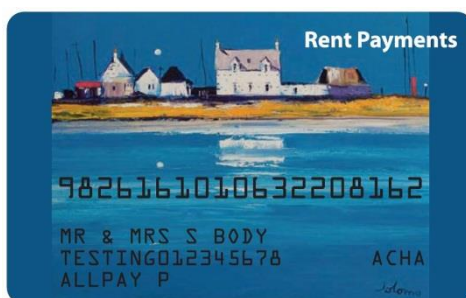


Rent

Your rent payments fund the services you receive. There are several ways to pay rent to us but the easiest way is to set up a Direct Debit. We would encourage you to pay your rent to us by Direct Debit if possible. There are many advantages of paying this way:

- You will have peace of mind knowing bills are being paid automatically
- Regular and predictable payments mean you can forecast and manage your cash flow more accurately
- Data transactions are processed to the highest security specifications
- Direct Debit is well established and trusted so you can feel confident using this method of payment
- Under the terms of the direct debit guarantee, you are protected in the event of a collection error and will receive a full and immediate refund from your bank
- We will inform you 10 working days in advance if the amounts to be paid or the payment dates change;
- No paperwork – once a Direct Debit mandate has been set up
- Easy to cancel – in case a direct debit instruction needs to be cancelled, you simply give written instructions to your bank or Building Society (a copy must also be sent to us)
- If you pay by Direct Debit you will be automatically included in an annual prize draw (drawn at our Annual General Meeting) and you could **win £100**.

If you would rather not use Direct Debit at this time, why not consider using your Payment Card – this card can be used at a multitude of shops near you or at your local post office.



A simple swipe of the card and you can pay your rent at locations which display either of these signs:



You can also pay your rent via debit or credit card by phoning our Customer Service Centre on **0800 028 2755**.

You may prefer to pay your rent to us on-line using your home computer. All you need to do is log on to our website: www.acha.co.uk where you would click on the link to use the 24hr secure internet payment service. This enables you to pay using most major debit or credit cards and you can also pay other things too, for example, your home contents insurance premium.

The Board of Management reviews rent levels each year and tenants are given the opportunity to comment on any proposals to change rent levels. Section 25 of the Housing (Scotland) Act 2001 requires us, as a landlord, to consult with our tenants on new rent level proposals.

Service Charges

Service charges are charges other than rent which form part of your tenancy agreement. We may provide services in connection with your tenancy. If we do it is a condition of your tenancy agreement that you pay us for these services. At the beginning of your tenancy you will be provided with a detailed list of charges for these services. You can at any time ask for a breakdown of the services that we provide and their costs.

Housing Benefit

Housing benefit is provided by Argyll and Bute Council to those who are on a low income, whether they are working or not, and need financial help to pay all or part of their rent.

If you are unsure whether or not you qualify for housing benefit, speak to a member of staff who can advise or assist.

Other Payments

From time to time you will receive an invoice from ACHA for additional services provided or for other payments you may be due to pay.

1.6 Repairs and Maintenance

How to report repairs

Call our Freephone number:

0800 028 2755

24 hours a day - 7 days a week

(Free from a landline, mobile rates may vary).

If you do not have access to a phone you can call into any of our area offices. If you have access to a computer you can report a repair via our website: www.acha.co.uk

To allow us to properly categorise your repair it is important, when contacting us, that you describe the repair in as much detail as possible.

Response Times

We aim to provide an effective and efficient responsive repairs service. Repairs are categorised in to the following groups;

Emergency repairs

Emergency repairs will be carried out where incidents are classed as health and safety issues or required to prevent further damage or destruction to the building. This will include incidents of fire and flood. Emergency works will be carried out to “make safe” the hazard and any follow up work required will be categorised in accordance with the nature and urgency of the work required.

Work classed as an emergency will be responded to either within 2 or 8 hours depending on the nature of the repair and the work will be carried out to make safe within 24 hours.

Qualifying repairs

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. This is called the Right to Repair. More information on this is contained within the leaflet about the Right to Repair scheme available from any office or via our website www.acha.co.uk.

The scheme covers certain small repairs known as 'qualifying' repairs. These repairs are given timescales of 1, 3 and 7 days and are mainly repairs which may jeopardise the health, safety or security of the tenant. A 1 day qualifying repair will be treated as an emergency.

Please contact our Customer Service Centre by telephoning **0800 028 2755** if guidance is required.

Urgent repairs

Urgent repairs will be carried out within 5 working days. Examples of urgent repairs are hot tap leaking, toilet constantly running, broken toilet seat, and window not opening.

Routine repairs

Routine repairs will be carried out within 20 working days. Examples of routine repairs are dripping cold tap, rotary drier replacement and gutter repairs.

Occasionally repairs may take longer, for example if the contractor is waiting for parts to arrive from suppliers. If you are concerned about any delay in completing a repair you should contact our Customer Service Centre by telephoning **0800 028 2755**

If a repair has not been carried out to your satisfaction you should contact our Customer Service Centre by telephoning **0800 028 2755** or reply using the customer satisfaction card sent/left with you.

Tenant responsibilities

Your responsibilities include:

- Repairing any deliberate damage;
- Notifying us as soon as a repair is required;
- Clearing blocked pipes if the blockage is caused by misuse;
- Replacing any lost keys;
- Keeping the property interior in a good clean condition.

Alterations

Tenants wishing to carry out alterations or improvements to their property, for example, install a shower or alter property layout must obtain written consent from us prior to any work being undertaken. Any alterations relating to electrics or gas must be carried out by qualified trade persons **after written permission** has been received for the alterations to take place.

New Homes

A house that has been newly built by us is covered by a warranty period of 12 months, called a 'defects period'. If you become aware of any problems during that period, you should contact us on our Freephone number **0800 028 2755** as soon as possible and a member of staff will report the repair to the relevant contractor. Any minor repairs for example, small plaster cracks, minor adjustments will be carried out as part of the final defects inspection.

I have applied to buy my home

If you have applied to buy your home then we will continue to carry out repairs. No investment improvements will be carried out once a Right to Buy Application has been received. Once you have bought your home you are responsible for all repairs.

Were You Satisfied with Your Repair?

To help us improve our repairs service we will ask you for comments on any repair carried out at your property. This information may be gathered by phone, by a survey card or by a visit. Please be assured this information is important to us.

1.7 Your Tenancy

Your Tenancy Agreement

The vast majority of our tenants have a Scottish Secure Tenancy (SST). A small number of tenants have a Short Scottish Secure Tenancy (SSST) and if you are a tenant of one of our Travelling Persons Sites you will have a specific Lease Agreement.

Your type of tenancy is stated in your copy of the tenancy agreement that you received when you took on your tenancy with us. This is a legal contract between you and us, and sets out the rights and responsibilities for all parties.

When you signed your tenancy agreement you agreed to keep to certain conditions. If you fail to adhere to your conditions of tenancy there may be action that we can take against you. Such actions may include the suspension of a transfer application, or taking legal action against you which could result in your tenancy being repossessed. If you are having difficulty adhering to any of your tenancy conditions please contact us as soon as possible.

Your tenancy may be in your sole name, or held jointly with your partner or other members of your household. Where you have a joint tenancy each of you are jointly responsible for paying the rent and upholding the tenancy agreement. If one tenant breaches the tenancy agreement both can be held responsible.

If you wish to assign (hand on) your tenancy, take in a lodger/s, sublet all or part of your house or exchange your house with another tenant you may be required to meet certain conditions and in all cases you would require our permission. Please ask if you require any further assistance with this. If you are not happy with our decision you would have a right to appeal.

If a tenant or joint tenant dies, it is likely that the tenancy will be able to be passed on to a joint tenant, partner or qualifying occupier. Further

information about this is available by contacting our Customer Service Centre on **0800 028 2755**

Breaches of Your Tenancy Conditions

You will be deemed to be in breach of your tenancy agreement if you fail to adhere to the terms and conditions of your tenancy agreement. Such breaches need not be committed by you. You are likely to be held liable if these are caused by your family or other people living in your home. In all cases you would have the right to challenge or defend your position if we do take action against you. Independent advice is available from a number of sources including Citizens Advice Scotland or Shelter Scotland.

Keys

You should have been given at least two sets of keys when you moved in. We do not retain spare keys for our properties and if you lose your keys you would have to make your own provision for obtaining further keys and changing the locks as necessary. We could arrange this for you, but this work would be undertaken on a rechargeable basis.

Energy Performance of Your Home

Since 2009 all vacant properties are assessed for their energy performance in accordance with the current legislation. This takes into account the thermal insulation of the property, the type of heating system and the fabric of the building including the windows and doors. An Energy Performance Certificate is available for all new ACHA tenancies.

1.8 Your Rights

Your Rights as a Tenant

Your rights as a tenant are laid down in your tenancy agreement which constitutes a legally binding contract and which outlines the rights and responsibilities of yourself and us in respect to your tenancy. If you have any queries relating to your tenancy agreement please get in touch with us.

Your Rights to a Joint Tenancy

You can apply for a joint tenancy with someone who lives with you, or who intends to live with you, as their principal home. All joint tenants are liable for maintaining the terms of the tenancy agreement. You and the other person requesting a joint tenancy are required to apply in writing. We have a standard application form for requesting this. We would only refuse your request for a joint tenancy if we had reasonable grounds for doing so. These may be:

- The person requesting the joint tenancy does not live in, or intend to live in, the home as their only or principal home;
- The person is less than 16 years old;
- Within the past 5 years the person has outstanding rent or service charge arrears amounting to more than 1/12th of the annual rental charge;
- The person has been evicted from a previous tenancy on the grounds of anti-social behaviour or a breach of tenancy conditions;
- Any of the individuals are subject to a current Anti-Social Behaviour Order;
- The person has a current Notice of Proceedings served on them;
- The person has been convicted of a serious crime such as the supply of illegal drugs;
- The property is statutorily overcrowded;
- The person currently has a Scottish Secure Tenancy at another address and does not intend to give this up.

Your Right to Sub-let or Assign Your tenancy

You have the right to sub-let or assign your tenancy, but only with our prior written permission. Permission by us can only be withheld if we feel there are unreasonable conditions being applied by the tenant. A form requesting permission to sub-let or assign the tenancy should be completed and returned to us. The application will be assessed and a written decision will be given. When granting approval for sub-letting we will ensure that the sub-let tenant is aware of the terms of the tenancy. By law you can only 'assign' the tenancy to someone who has been living in the home as their only or principal home for at least 6 months (the 6 month residency qualification will only start after we have been notified of the person taking up occupation in the tenancy). You would have the right to appeal any refusal.

Your Right to Take in a Lodger

You have the right to apply to take in a lodger. This must only be done with our prior written consent. This request will not be unreasonably withheld. Please discuss this with us.

Your Right to a Mutual Exchange

You have the right to exchange your house with another Scottish Secure tenant, provided that the landlords of both tenants have given their consent in writing. Consent can be refused if there are reasonable grounds for doing so.

Your Right to be Consulted

You have the right to be consulted on changes to policies and service standards that would significantly affect you. There is more information on this in the section called Getting Involved.

Your Right to Repair

The right to repair rules set out maximum time scales for carrying out certain repairs. There is more information on this in the Repairs and Maintenance section.

Your Right to Make Improvements or Alterations

Tenants wishing to carry out alterations or improvements to their property must obtain written consent prior to any work being undertaken. We will not unreasonably withhold permission however all work carried out must meet all safety, legal and compliance criteria. Tenants have the right to appeal any refusal. Please contact us if you require any further information.

Your Right to Compensation for Improving Your Home

Under the Housing (Scotland) Act 2001, you may be able to receive compensation from us for improvements which you have made to your home on or after 30th September 2002. For you to qualify for this compensation we must have approved the improvement in writing and your tenancy must have ended. You can apply to us for compensation when you know your tenancy is coming to an end.

Data Protection

We observe the data handling & data storage requirements of the Data Protection Act 1998 & the Human Rights Act 1998.

Right of Access to Personal Information

You have the right to view personal information we hold on computer or paper files. We cannot disclose data if it relates to another person who can be identified in the same file. Applications to view information must be made in writing to the Director of Finance & Information Technology, Dalriada House, Lochnell Street, Lochgilphead, PA30 8JL. An appointment will be made for you to view the information and an administrative fee may be charged.

Right to Information

We post our policies on our website and these are available for you to view. If you cannot find the information you are looking for or need more information please contact us.

Your Right to Buy your Home

As our tenant you may have the right to buy your home. For many existing tenants this right has been restricted in recent years and for all tenants this right is due to end on the first of August 2016. Further information is available on our website.

Please contact us if you would like to find out whether or not you have the right to buy your home.

1.9 Your Responsibilities

Your Responsibilities

Together we share responsibility for making your neighbourhood somewhere you are proud to call home. These responsibilities are to do with the care you take of your home, your neighbours and your neighbourhood. They are intended to make sure that you and your neighbours can live in peace and comfort.

Noise Nuisance

Noise is a fact of everyday life and everyone has to accept that some daily activities will create noise. However, there are some types of noise which are unacceptable and some times of the day and night when noise really does cause a nuisance. It is expected of everyone to keep noise to a minimum between the hours of 11pm and 7am.

Our staff are experienced in dealing with noise complaints and will take action (including legal action) against tenants who are acting unreasonably. If your neighbours complain, please take it seriously because we will.

Dogs Barking

This can be really annoying when dogs bark for long periods of time, day or night. Please be aware of whether your dog barks when you go out. If your neighbours do complain, please take their comments seriously and try to resolve the problem. See the section on keeping pets.

Loud Music

Music played loudly at any time of the day or night is extremely annoying and is one of the main reasons why neighbours fall out with each other. Please be considerate of others and play music at a reasonable level – if you like it to be loud use headphones.

Parties

If you are planning a party please make sure you let your neighbours know well in advance. Your neighbours may be elderly or have young

children and loud music playing into the night is likely to be very annoying and upsetting if it happens regularly. Please also remember that you, as the tenant, are responsible for the conduct of anyone in your home or while entering or leaving the property – if they behave improperly you will be held responsible.

Children and Young People Playing

Please make sure that you know where your children and teenagers are and that they are not causing a nuisance to others living in your community. It can be dangerous for young people especially young children, to be out at night and you as the tenant are responsible for the conduct of your children and any visiting children.

DIY Work and Alterations to Your Home

If you carry out improvements or alterations to your home which will involve noise please make sure that you let your neighbours know. Any work which involves loud noise should not be carried out after 8pm. If the work is extensive please let your neighbours and ACHA know how long it is likely to take. If you do this you will be less likely to receive complaints.

Please remember that improvements and alterations will require written consent from us

Keeping Pets

The Scottish Secure Tenancy requires you to obtain our written permission before keeping a pet. Permission for exotic pets (reptiles, insects, spiders etc.) will only be given if you can demonstrate that it will be kept in the appropriate conditions. To keep a pet you must follow these rules:

- You must make sure that your pets do not cause a nuisance to neighbours or others by fouling, noise or smell;
- You must clean up after your pet – you can be fined for allowing your dog to foul public areas or to roam free;
- You must keep your pets under control – if they damage your home or other property, you are responsible for paying for repairs.

If you are unsure of what pets would be allowed, please ask our advice. If your pet causes a persistent nuisance we can insist that it is removed from your home and take legal action against you for breaking your tenancy agreement.

Use of Common or Shared Areas

Cleaning

Tenants and owners are jointly responsible for taking turns to clean stairs, windows, corridors, hallways and landings in their close. There should be a rota system in place. Please ask your neighbours about this.

Drying Greens

Tenants and owners are jointly responsible for renewing washing lines (we will provide the posts). There are different local arrangements about who cuts the grass and keeps the area tidy – please contact us for further information. You must not dump rubbish or household items on communal areas. Common drying areas are not eligible for ACHA's Grass Cutting Scheme.

Door Entry Systems

These should be used properly to maintain the security of the building. Door Entry Doors and Fire Doors should never be wedged open and make sure they close behind you.

Landings

Landings and stairs must be kept clear of obstructions – please do not leave bicycles, prams, rubbish or furniture in these areas. Children must not be allowed to play on landings, stairs or hallways.

Heaters

You must not use bottled gas or paraffin heaters.

Cookers

If you intend to install a gas cooker in your home you must seek written approval from us. All gas installations must be carried out by a suitable qualified Gas Safe engineer. Gas cookers must be disconnected and removed from the property if you give up your tenancy.

Bins

It is your responsibility to put your bin out for collection and to take it back in afterwards. All rubbish must be placed in the bin provided and no bags of rubbish will be taken by the Council refuse collectors. Bags of rubbish can be burst open by animals and birds and the contents can encourage vermin.

Gardens

You are responsible for:

- Cutting grassed areas within your garden
- Keeping your garden tidy and free of rubbish and any unsightly scrap materials
- Trimming or lopping any shrubs, hedges and trees to make sure they do not become a nuisance to neighbours or passers-by
- Composting
- Maintaining any paths, patios, terraces etc.
- Maintaining any fences or structures you have erected with our consent

If you have difficulty maintaining your garden due to age, long-term ill health or disability and have no one who can help you, we may be able to assist with grass cutting. Please contact us.

We are normally responsible for:

- Maintaining all communal areas /spaces we own outright although 3rd parties may share responsibilities
- Granting permission to you to put up garages, sheds and greenhouses
- Granting permission to you to change a wall or fence. You will also need our permission to cut down, remove or destroy any bushes, hedges or trees, unless you planted them.

1.10 Complaints

We want to hear from you if you have a complaint. We would much rather that you told us why you aren't happy with our service and give us the opportunity to make things better. We aim to get things right first time, every time. If we have made a mistake or you are unhappy with any aspect of our service we aim to make it as easy as possible for you to tell us.

We would regard a complaint as an expression of dissatisfaction about our action, or lack of action, or about the standard of service provided by us (or on our behalf). All information about complaints is contained in our customer information leaflet; Complaints Handling Procedure. This is available on our website (www.acha.co.uk) or it can be sent out to you if you contact any ACHA office.

What sort of things would be regarded as a complaint?

- Delays in responding to your enquiries and requests;
- Failure to provide a service;
- Our standard of service;
- Dissatisfaction with our policy;
- Treatment by, or attitude of, a member of staff;
- Our failure to follow proper procedure.

How would I go about complaining?

You can complain in the way that suits you best;

- In person at any of our local offices. Please refer to office list on page 6
- By phone **0800 028 2755**
- In writing address to:

Customer Service Centre,
Argyll Community
Housing Association,
Lamont House,
9-19 Stuckleckie Road,
Helensburgh,

- By e-mail (complaints@acha.co.uk)
- By using our complaints form available on our website <http://www.acha.co.uk/Services/complaints.html>

Our website also has a Complaints Factsheet from the Scottish Housing Regulator but if you would like one sent out to you, please contact us.

It is easier for us to resolve complaints if you make them quickly and directly to the service concerned so please talk to a member of staff who will try to resolve any problems on the spot.

What is the process for formal complaints?

We have a 2 stage complaints process which has been approved by the Scottish Public Services Ombudsman (SPSO).

We aim to resolve complaints quickly and we will give you our decision at Stage One in 5 working days or less, unless there are exceptional circumstances. If we can't resolve your complaint at this stage, we will explain why. If you are still dissatisfied you can ask for your complaint to be investigated further by going to a Stage 2 complaint.

Stage 2 deals with two types of complaints; those that have not been resolved at Stage 1 and those that are complex and require detailed investigation. We will give you a full response to the complaint as soon as possible and within 20 working days unless there are exceptional circumstances.

If I am still not happy with the outcome what can I do?

If you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the SPSO to look at it. The SPSO can only investigate complaints that have gone through both the Stage 1 and Stage 2 process. Our customer information leaflet; Complaints Handling Procedure, also provides you with independent agencies for advice and advocacy.



SPSO
4 Melville Street
Edinburgh
EH3 7NS

Freepost SPSO

Freephone: 0800 377 7330
Online contact: www.spsso.org.uk/contact-us
Website: www.spsso.org.uk
Mobile site: <http://m.spsso.org.uk>



If your complaint concerns the handling of a housing application you should follow the HOME Argyll complaints process.



Reporting a significant performance failure to the Scottish Housing Regulator would happen in a case where you felt that the problem does, or could, affect all of a landlord's tenants. A complaint between individual tenants and their landlord is not a significant performance failure.

Scottish Housing Regulator
Buchanan House
58 Port Dundas Road

Glasgow
G4 0HF

Telephone: 0141 242 5642

Fax: 0141 221 5030

Email: shr@scottishhousingregulator.gso.gov.uk



Care Inspectorate
Compass House
11 Riverside Drive
Dundee
DD1 4NY

Telephone: 0845 600 9527

Fax: 01382 207 289

E-mail: enquiries@careinspectorate.com

Website: <http://www.scswis.com/>

Section 2 About Us

2.1 Our Team

Our day to day work of is carried out by around 160 professional staff. The most senior member of staff is the Chief Executive. We have 4 departments and each one is led by a Director:

Housing and Neighbourhood Services

This department is responsible for void management (empty houses), allocations, debt management and the management of our estate through a network of 7 local offices.

Finance and Information Technology

This department is responsible for our financial and information technology resources.

Investment and Regeneration

This department is responsible for the modernisation of homes, for the building of new homes, day-to-day repairs and development projects.

Human Resources and Corporate Services

This department is responsible for human resources, Board management, compliance and performance reporting.

2.2 Our Strategic Aims

Putting Our Tenants and Our Communities First by:

- Achieving the Scottish Government housing standards and addressing housing need in Argyll & Bute, through development;
- Providing quality customer care and equality across all our services;
- Developing the financial strength and capacity to meet current and future objectives;
- Deliver progressive and sustainable business performance and service delivery;
- Strategic relationships and partnerships;

2.3 Comments and Communication

Listening to you

We will take every opportunity to gain an insight into how you feel about our services to make sure that we continually improve what we do. We currently ask tenants how they feel about our services in the following areas:

- Anti-Social Behaviour
- Annual Landlord Report
- Estates Services
- Exit Questionnaire (end of tenancy)
- Factored owners satisfaction survey
- HOME Argyll (allocations)
- Major Improvements
- New Tenant Questionnaire
- Regular Customer Satisfaction Survey
- Rent Setting
- Repairs Satisfaction Survey
- Sheltered Housing
- Travelling Persons Survey

We would be delighted to receive your comments or suggestions at any time. This can be done by using the Suggestion Form on our website (www.acha.co.uk) or by telephoning **0800 028 2755** or emailing any of our offices (listed on page 6).

Reporting to you

We will report on what you've told us through the various surveys listed above. We will do this through our twice yearly published Tenants' Newsletter, 'Tenants' First' and through our Landlord Report.

Alternatively you may have direct feedback from staff on your input to surveys. Both the Tenants Newsletters and Landlord Reports can be found on our website. As well as seeking your views on our services, we also let you know how your comments have improved services.

2.4 Our Customer Care Charter and the Scottish Social Housing Charter

Our Customer Care Charter

We aim to deliver a quality and professional service to tenants and others in the community which is fair, open, accessible and responsive. Our charter sets out the standards of service you can expect when contacting us and reflects our commitment to providing high quality services focussed on your individual needs.

Our Charter also outlines your rights as a tenant, and our obligations to you. Copies of our Customer Care Charter are on display at all our offices along with many other leaflets on our services. If you would like this, or any other document sent to you please let us know (contact details on page 6).

Scottish Social Housing Charter

In 2012 the Scottish Government produced the Scottish Social Housing Charter (referred to as the Charter). The Charter was a requirement of the Housing (Scotland) Act 2010. The Charter replaces the 'performance standards' that were previously used to monitor housing associations. The purpose of the Charter is to help improve the quality and value of the services that we provide.

The Charter has sixteen outcomes under the following headings;

- Equalities
- The customer/landlord relationship
- Housing quality and maintenance
- Neighbourhood and community
- Access to housing and support
- Getting good value from rents and service charges

Each year (from 2014) we will report to the Scottish Housing Regulator on our performance against the outcomes and this will be published on their website. We will report on our performance annually in our Landlord Report which will be made available.

2.5 Getting Involved

Getting involved with ACHA

This section explains how we encourage tenants and others in the community to get involved with us and be at the heart of everything we do. We have worked closely with tenants and others to make sure there are opportunities to influence the housing service at every level.

Tenants and others are legally entitled to get involved through the Housing (Scotland) Act 2001. Our activities explained in our Tenant Involvement Strategy are intended to meet and exceed the legal requirement expected of social landlords.

We aim to offer high quality tenant participation and recognise that tenants and others not only have the right to be involved, but that by doing so we will be a better organisation. The following list is a summary of options available;

Membership

Tenants and others in the community are encouraged to become members of ACHA. Membership costs just £1 for life and gives you the right to vote on decisions at our Annual General Meetings (including elections to the Board).

Board of Management

Our leadership, direction and control is formally handled by the Board of Management. The Board is made up of local volunteers and is made up by 10 tenants, 5 nomination from Argyll and Bute Council and 5 'independents' (people with an interest in housing and communities). The Board of Management makes sure that we achieve our aims and Objectives whilst operating within the law and the good practice standards.

Area Committees

We have four Area Committees which are tenant led and deal with local housing issues;

- Oban, Lorn & Isles
- Cowal & Bute
- Mid Argyll & Kintyre
- Helensburgh & Lomond

‘Your Voice’ Group

This is an opportunity to be involved in real scrutiny and accountability of our services. The group choose which areas to scrutinise and look at the policy, procedure and practices involved. After scrutinising our performance the group can make recommendations based on findings about how services to tenants and other customers might be improved. These recommendations would be made to our Board of Management. We have a leaflet available if you would like more information.

Tenants Consultation Register

The Tenants Consultation Register is used to obtain feedback on new policies and reviews of the services we provide through telephone, postal and email questionnaires. If you decide to join you would also be entitled to join the Tenants Panel. Questionnaires sent out to you by post or e-mail would be used to enable us to get a clearer picture of how you view the services we deliver or new ones being developed ... all from the comfort of your own armchair.

Tenants & Residents Associations

We can provide support, advice and assistance to help a group of tenants set up and run a local tenants’ group. A few of the benefits of forming a local group are:

- Obtain easier access to information from a range of organisations
- Can represent the wishes of the area
- Fundraise for local projects
- Be a recognised group that we (or others) can consult with
- Work in partnership with other recognised groups, for example, Elderly Forums, Neighbourhood Watch and Community Councils.

Tenants’ Panel

The Tenants Panel is made up of representatives from tenants and residents associations and tenants who are also part of the Tenant`s Consultation Register. Everyone involved in the Tenants Panel has the opportunity to discuss who will take part, what issues are to be discussed, what the purpose and remit of the group is, how often the meetings will be held, and timescale for involvement and consultation.

Our staff are invited to attend where appropriate. The Tenants Panel currently meet every other month in Inveraray.

We have a leaflet called 'How can I get involved?' which explains some of the options available and both the strategy and the leaflet are available on our website (www.acha.co.uk) or by emailing enquiries@acha.co.uk or by request to any member of staff.

2.6 Being Safe at Home

Water

The following information is intended to help you reduce the risk of water damage to your home and to your personal possessions. Make sure you know where your main stopcock (stop tap) is and how to turn it off. It is usually where the cold water pipe enters the house or near the kitchen sink. Make sure that you can get to it easily in an emergency. Washing machines and dishwashers will normally have their own stop taps.



To avoid pipes freezing

If you go away for a few days in winter, lower the setting on your central heating room thermostat but leave the heating ON. Consider whether any warmth will reach the tank and pipes in your attic as this is where it is likely to be coldest and pipes are most at risk of freezing – if you can, leave your loft hatch open a little. If you do leave your home in the winter it would be sensible to leave a key with a friend or neighbour in case of emergency and to inform us that you will be away.

When pipes freeze and burst

If your house is going to be unoccupied for any length of time, and there is a risk of water pipes freezing when you are away, you must tell us before you leave. When the water in your pipes turns to ice it expands and can burst the pipes – they only begin to leak when the ice melts. If you have a burst pipe, the following points will help to limit the damage:

- Turn off the water at the main stopcock
- Switch off the electricity at the mains (see below)
- Switch off the central heating system
- Switch off the hot water immersion heater

- Drain the water supply by turning on all bath and sink taps **but** you may want to collect water in the bath for flushing the toilet
- Phone us on **0800 028 2755**
- Warn any neighbours who may be affected by the burst pipe
- If possible place a bowl or bucket underneath the leak. Pull back any carpets and lay down newspapers or towels to absorb any water.

When ceilings bulge

Phone us on **0800 028 2755** as quickly as possible. To prevent the entire ceiling falling down, place a bucket under the bulge and pierce a small hole to let the water through. You may want to have several buckets ready.

Turning off electricity

If you need to turn off all electricity use the main ON/OFF switch on the electricity consumer unit – this unit is usually near your front door or may be in a cupboard in the hall. You would turn off your electricity if, for example, you had a burst pipe and water was coming into contact with lights, sockets and any other electrical appliance.

Turning off gas

If you smell gas you should turn off your gas supply. Look for the Emergency Control Valve (ECV) and turn this to the 'off' position and call Gas Emergency Services immediately on:

0800 111 999 (This is a dedicated National Emergency Line)



Preventing a Fire

The following points will help you reduce the chances of a fire occurring but always be aware of potential fire hazards around your home;

- Never smoke in bed – this is one of the main causes of house fires;
- Never leave children alone and never leave matches or lighters within their reach;
- Never have a chip pan more than half full of fat and never leave unattended;
- Never overload electrical power points and always use the correct fuse in plugs. If you plugs are overheating or faulty unplug them immediately;
- Use socket adaptors and extension cables as little as possible and never connect them up in relays;
- Unplug electrical appliances when you are not using them, especially at night;
- Never use an appliance with a damaged flex
- Make a plan with your family and anyone else living with you – how will everyone get out of the house safely?

If a Fire Starts

Remember, your escape routes can be cut off very quickly so you have no time to lose. **Your first priority is getting everyone out of the house.**

Here are a few possibly life saving measures:

- If you think there may be a fire in a room where the door is closed – **do not open the door**. Get everyone out of the house and phone the Fire and Rescue Service on 999;
- If a fire starts, assess whether you can control it quickly and safely – if not, get out of the room and close the door. This will help to keep the fire in one part of the house and stop poisonous fumes from spreading;

- Don't stop for possessions – alert everyone in your home and get them out quickly and safely. Phone 999 from outside or a neighbours' home;

If you have a chip pan fire

- Do not move the pan and do not pour water on it;
- Cover the pan with a damp cloth making sure your hands are protected behind the cloth. The damp cloth will smother the flames and when it is safe, switch off the cooker;
- Leave the damp cloth over the chip pan until the oil has cooled or it may re-ignite.

If you use a chip pan a lot why not consider buying a 'fire blanket' to be kept beside the cooker – available at most hardware shops or a thermostatically controlled fryer.

Smoke Alarm

All of our houses are fitted with a smoke alarm. Your smoke alarm is designed to detect smoke that comes into its sensing chamber. It does not sense gas, heat or flames. The smoke detector is designed to give you early warning of a developing fire. This alarm may give you valuable time to get everyone out of the house safely.

Never disconnect it, remove the battery, paint or move it.

You are responsible for checking your alarm at least once a month to make sure that it is still working properly. Do this by pressing and holding the test button (this could take up to 10 seconds). The alarm should stop soon after you take your finger off the test button.

Clean the smoke alarm regularly to keep the dust off it and replace the battery about once a year. If you are unable to change the battery please contact us. If your alarm does not seem to be working properly or goes off when there is no smoke, report it to us immediately on:

0800 028 2755

You can ask for a free Home Fire Safety Visit from Strathclyde Fire and Rescue by calling their Freephone number 0800 0731 999 or text 'check' to 61611.

Carbon Monoxide Detectors

All of our houses with a gas or solid fuel heating system will have a Carbon monoxide detector fitted.

If your alarm sounds get out of your house immediately and call us on: 0800 028 2755.

Prevent carbon monoxide fumes from building up by keeping rooms well ventilated and making sure vents are not blocked.

Heat Detectors

Heat Detectors are similar to smoke detectors but are activated by heat rather than Smoke and are fitted in Kitchens.

If you are unsure of whether you have a smoke detector, heat detector or a carbon monoxide detector (or which one is which) please call us.

Storage of flammable material

Properties which use LPG for cooking must have adequate provision for storage outside the house and must not store LPG in the house. Storage of paraffin or other combustible liquid fuels or gas, whether inside or outside the house, is not permitted. Use of heaters fired by LPG or paraffin will not be permitted. Please refer to Clause 2.14 and 2.15 of your tenancy agreement.

Home Security

House break-ins can be carried out during the day or on the spur of the moment by opportunistic thieves. You can avoid break-ins and thefts by taking these few simple precautions:

- **Never** let a stranger into your home unless you are satisfied they are who they say they are.
- **Always** ask to see Identity cards (ID) – even if the person is dressed in a suit or work overalls etc. ID cards can be passed through letter boxes or held up to peep holes for you to see.

All staff and contractors working for the ACHA Group and employees from electricity companies for example will have identity cards. If callers don't have identification don't let them in. No one who has genuinely come to your home without identification should object to this. If they have identification but have forgotten it, they need a reminder to carry it

Phone the Police if you are at all suspicious of someone:

- Never advertise that you are out by pinning a note to the door
- Never leave valuables lying around where they can be seen through a window
- Never leave keys under the mat, or a stone or plant pot and don't leave a key dangling on a piece of string inside the letter box – thieves will try all these places
- Draw the curtains after dark if you go out
- Always lock your door if you have to go even for a short time
- Never leave ladders or tools handy that could help someone break in;

If you go on holiday

- If you are going away for a month or longer you must let us know and tell us where we can obtain a key should an emergency arise
- Stop any milk or paper deliveries;
- Make sure all doors and windows are locked;
- Leave your holiday address and a spare key with a neighbour or friend;
- In winter leave heating on at a low setting to avoid burst pipes

Home Insurance

Contents Insurance

We do not insure your personal belongings. You are strongly advised to arrange home contents insurance to cover the cost of loss or damage to your belongings, as a result of fire, flood or break-ins. You should be aware that our insurance would only cover the basic fabric of the building, in these instances and will not cover any personal loss or damage that you might suffer.

We can provide an application for home contents insurance through a national insurance company at a competitive rate. For further information and/or an application form please ask at your local ACHA office. Please

note that Home Contents Insurance is also available from other providers.

Do I need Buildings Insurance?

No, we insure the structure of your home. This covers the parts of your home that remain in place no matter who the tenant is. This includes the walls, doors, ceilings, floors, roof, chimney, windows, kitchen and bathroom fittings, central heating system, built in wardrobes and cupboards.

Accidental damage to my (or other people's) belongings

Policies can vary widely in what they offer. Some may cover all accidents or negligence – others may only cover damage caused by fire, flood or theft. Also, check whether the policy is a 'new for old' policy or whether only for what an item is currently worth.

Safety Checks

We carry out a number of safety checks to your home and you should always comply with requests for access to your home to allow these checks to take place. For all of the safety checks mentioned below we have the right to gain access to your home to carry out inspection, repairs and replacement under the terms of Clause 5.3 and Clause 5.12 of the Scottish Secure Tenancy. If you are not at home on the pre-arranged date the contractor will leave a card asking you to call to make an alternative appointment.

Gas Safety Checks & Installation of gas appliances

If you have mains gas we require access to your home to carry out safety inspections. These inspections are for your safety. Failure to allow access is a breach of your tenancy agreement and may be a criminal offence. We have an obligation to ensure that any gas appliances (heaters or boilers) installed by us are inspected and maintained in a safe condition.

If you intend to install any gas appliances in your home you must seek written approval from ACHA. All gas installations must be carried out by a qualified "Gas Safe" engineer. A Gas safety certificate will be submitted

to us on completion of all Gas safety installations. Gas cookers must be disconnected and removed from the property if you give up your tenancy.

Electrical Safety Checks & Alterations to electrical equipment.

All electrical work carried out must be undertaken by a fully qualified tradesperson. Any person undertaking Electrical alteration work must be, or be employed by, a member of class of person approved by the Health & Safety Executive (HSE) to do that kind of work. Electrical safety certificates will be required to be submitted to us on completion of any approved works. This would include additional lighting or installation of electric showers.

On-going maintenance of any alterations and improvements made by you will remain your responsibility.

Solid fuel heating servicing including chimney sweeping

We have an obligation to ensure that your solid fuel heating system is operating correctly and safely and that your chimney/flue is swept. We carry out 2 visits per year. One of which will involve sweeping the chimney and inspecting and where required, servicing, the solid fuel appliance. The 2nd visit will be to just sweep the chimney.

Periodic Electrical inspections

Every home's electrical installation deteriorates with use and time so to ensure your safety it is important that every home is periodically inspected and tested. We will carry these inspections out in accordance with the current electrical regulations. We have a programme of works to do this.

Asbestos Management

We recognise the potential dangers presented by the presence of Asbestos and have a detailed Asbestos Management plan in place. Annual inspections of Asbestos in common areas are undertaken and appropriate action is taken where a risk is identified. Asbestos in common areas is clearly identified. In cases where the risk to health is heightened due to the disturbance of or deterioration of Asbestos we will engage suitably qualified trades people to remove or safely encapsulate the Asbestos. Tenants may be required to temporarily move out of the property whilst such work is undertaken.

If you suspect that you have discovered Asbestos in your property please do not disturb it and contact the Customer Services Centre immediately on **0800 028 2755**.

2.7 Help and support to live independently

We may be able to provide adaptations to your home - for example; handrails, ramps, lower work surfaces and sockets. In certain circumstances we may be able to convert your bathroom, install a stair lift or carry out other more fundamental adaptations to assist you to be able to remain in your home.

We have 202 sheltered houses and flats. A number of these have common laundry facilities and social areas.

We provide housing support services to tenants in our sheltered housing complexes. Our complexes meet national standards set by the Scottish Government that are monitored by the Care Inspectorate, an organisation which regulates care homes, housing support complexes and other places where people are looked after.

Each Sheltered Housing tenant receives the support of a Community Support Assistant and all are connected to a Community Alarm system which is available 24 hours a day every day of the year. We also have a small number of homes which are reserved for older tenants or disabled people. For further advice please contact us.

2.8 Helpful Tips for Looking After Your Home

Fuse or trip switch

Check your consumer unit or fuse box: it will either have fuses or trip switches (see diagrams). Modern electric circuits are fitted with a circuit breaker fuse system: if a fault develops, a switch is tripped and the circuit is broken. A simple reset of the switches might resolve some issues.

Electricity consumer unit



When a switch is tripped

Open the cover on the consumer unit to expose the trip switches (fuses). The consumer unit is usually next to the electricity meter. Check which switches have tripped to the OFF position and put them back to the ON position. If you are unsure of this give us a call on **0800 028 2755**.

Please be aware that some older electrical appliances can cause the more modern consumer unit fuses to trip. If we are asked to attend an electrical fault and find that the fuses have tripped due to a fault with a tenant's appliance, the cost of the repair will be recharged back to the tenant.

Under no circumstances should you or any unqualified person attempt to carry out electrical repairs.

Property Heating

We strongly advise you to read any leaflets issued for the heating system installed in your home. This will allow you to maximise the efficiency of the system. If you require any further guidance or instruction books contact us.

Clearing a sink, bath or toilet blockage

We ask that you attempt to unblock before you contact ACHA. Bail out most of the water using a suitable container, hold a rag firmly over the overflow opening (for baths and sinks) and place a plunger over the drain hole. Pump the plunger up and down rapidly. Plungers can be purchased from most DIY shops.

After clearing the blockage

It is advisable to clean and flush the system to do this partially fill the sink and bath with warm water then remove the plug and this will flush the system. For toilets simply flush the system after unblocking you may need to plunge more than once to fully clear the system. Please do not use plungers with a metal disk.

If you are unable to clear a blockage

If you have tried to clear a blockage unsuccessfully, please call our Freephone number on **0800 028 2755**. Blockages are sometimes caused by objects such as nappies, toys, sanitary towels, loo fresheners etc. If such a blockage occurs as a result of one or several of these objects becoming lodged, you may be charged for clearing the blockage.

Condensation Dampness

Condensation is one of the most common types of dampness that can affect your home. This happens when warm moist air meets a cold surface, such as a window or a wall, causing it to condense (turn to water). If this happens regularly, mould will start to grow on walls or around windows. Mould can also appear on clothes and furniture and produces a musty smell.

You can take some simple precautions to reduce condensation in your home by cutting down the amount of water vapour produced:

- Dry clothes out of doors where possible or in a properly vented tumble drier;

- Use a lid on cooking pots;
- Keep kitchen and bathroom doors closed when cooking and washing to stop steam spreading through your house - open a window in the kitchen while cooking and in the bathroom after use.

Increase ventilation and heating in your home:

- Keep your house well ventilated to allow moisture to escape and fresh air to be sucked in
- Open your windows a little if they are misted up
- Use extractor fans in kitchen and bathroom if you have them and make sure window vents are kept open
- Allow space for air to circulate in and around your furniture
- Air bedrooms every morning and cupboards and wardrobes regularly
- Don't let your house get too cold. Find the right balance between allowing fresh air in and keeping the house warm enough for you to be comfortable

Keeping your home at a constant warm temperature and making sure that air is circulating is the best way to prevent condensation but it can be costly. Do you know the most economical way to use your heating system? Are you on the cheapest electricity tariff? If you would like advice on home energy efficiency, please contact us and we can put you in touch with experts who would be happy to give you advice and assistance.

Section 3 – Useful Information

3.1 Independent Advice

While we always strive to give you accurate, impartial and up to date information, we also encourage you to seek advice from organisations which are completely separate from us. In some cases we will advise you to seek advice from organisations for specialist advice that we cannot provide or where you would be advised to seek legal advice.

These are the main organisations that you can seek housing related advice from in Argyll and Bute:

Argyll & Bute Council

E-mail: enquiries@argyll-bute.gov.uk

Website: www.argyll-bute.gov.uk

Argyll & Bute Council Telephone Numbers:

Council switchboard / general enquiries: 01546 60 5522

Council tax: 01546 60 5511

Benefit enquiries: 01546 60 5522

Payments: 01546 60 5511

Social Work: 01546 60 5517

Social Work (out of hours): 01631 56 6491 / 01631 56 9712

Homelessness (out of hours): 0800 587 7285

Roads and Pest enquiries: 01546 60 5522

Waste enquiries: 01546 60 5522

Argyll & Bute Citizens Advice Bureau

Email: info@abcab.casonline.org.uk

Phone: 08456 123 808

Website: www.argyllandbutecab.org.uk

Lomond & Argyll Advocacy Service

Providing advocacy to adults with a learning disability, adults who use mental health services and people over 65.

Email: admin@laas.org.uk

Phone: 0845 602 3293

Website: www.laas.org.uk

If you have any questions we are always delighted to help;

Call us on:

Freephone **0800 028 2755**

Write to us:

Customer Service Centre, Lamont House, 9-19 Stuckleckie Road,
Helensburgh, G84 7NL.

Email us on:

enquiries@acha.co.uk or achacustomerservicecentre@acha.co.uk

Visit our website:

www.acha.co.uk

Please see below a list of useful contact numbers.

Please note 0800 & 0808 numbers are free to landlines only! Mobile charges may vary and we advise you check with your mobile provider before making these calls.

| | |
|---|--|
| ABAN – Argyll and Bute Advice Network | www.argyllandbuteadvice.net |
| Argyll and Bute Citizens Advice Bureau | info@abcb.org.uk Phone: 08456 123 808 |
| Argyll and Bute Women’s Aid | Phone: 0870 241 3548 Web: www.argyllwomensaid.co.uk |
| Benefits Enquiry Line | www.argyll-bute.gov.uk/welfarereform Text: 0786 0023 933 Phone: 01546 605512 |
| British Gas | Phone: 0800 980 8150 Emergency Phone: 0800 111 999 |
| Child line | www.childline.org.uk Phone: 0800 11 11 |
| Child Support Agency (CSA) | www.gov.uk/csa Text: 0345 713 6804 Phone: 0345 609 0042 (Scotland) |
| Consumer Direct | www.cne-siar.gov.uk/consumer michelle.smith@scotland.consumerdirect.gov.uk Phone: 08454 04 05 06 or 01851 822 444 |
| Crime stoppers Scotland | www.crimestoppers-uk.org/in-your-area/scotland Phone: 0800 555 111 |
| Disability and Carers Service | www.careinfoscotland.co.uk Phone: 08456 001 001 |
| Domestic Violence Helpline | www.sdah.org.uk Phone: 0800 027 1234 (Scotland) |
| Drinksarter/ Drinkline Scotland | www.cpft.nhs.uk Phone: 0800 7 314 314 |

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|--|--|
| Drugs Helpline “Talk to Frank” | www.talktofrank.com Phone: 0800 88 2200 |
| Know the Score | www.knowthescore.info Phone: 0800 587 5879 |
| EDF Energy | www.edfenergy.com Phone: 0800 096 9000 |
| Gas Emergencies | www.britishgas.co.uk/emergencies Phone: 0800 111 999 |
| Job Centre Plus | www.gov.uk/contact-jobcentre-plus Text: 0345 608 8551 Phone: 0345 604 3719 (For Benefits, see Benefits Enquiry Line information) |
| Lomond & Argyll Advocacy Service Providing advocacy to adults with a learning disability, adults who use mental health services and people over 65. | Email: admin@laas.org.uk Phone: 0845 602 3293 Website: www.laas.org.uk |
| National Debtline - Scotland | www.nationaldebtline.org Phone: 0808 802 9999 |
| NHS 24 | www.nhs.org Phone: 111 (FREEPHONE) |
| Rape Crisis Centre | www.rapecrisisScotland.org.uk Phone: 08088 01 03 02 www.rapecrisiscentre-glasgow.co.uk Phone: 08088 00 00 14 |
| Samaritans | www.samaritans.org Phone: 01475 721212 (Glasgow) |
| Scottish Hydro Electric | www.hydro.co.uk Emergency Phone: 0800 111 999 Emergency Pay as you go – Electricity Phone: 0800 980 0415 Emergency Pay as you go- GAS phone: 0800 980 0428 General Enquiries: 0800 980 8754 |
| Scottish Legal Board | www.slrb.org.uk Phone: 0131 226 7061 |
| Scottish Power | www.scottishpower.co.uk |

| | |
|-----------------------------|---|
| | Phone: 0800 027 0072 (Landline) Phone: 0345 270 0700 (Mobile) Phone: 0800 092 9290 EMERGENCY LANDLINE Phone: 0330 1010 222 EMERGENCY MOBILE |
| Scottish Water | www.scottishwater.co.uk Phone: 0345 601 8855 |
| Tax Credits Helpline | www.gov.uk Phone: 0345 300 3900 Text: 0345 300 3909 |
| TV Licensing | www.tvlicensing.co.uk Phone: 0300 790 6165 |

3.2 Transferring or exchanging your tenancy

Transferring your tenancy

Your Tenancy Scottish Secure Tenancy states that if you want to transfer (or assign) your tenancy, the house must have been the other person's only or principal home for at least 6 months and there are no rent arrears or other breaches of tenancy. If you wish to consider this option, please contact us.

If a joint tenant abandons the home, the tenancy can be transferred to a single tenancy using procedures laid down by Section 20 of the Housing (Scotland) Act 2001. Tenants may also be able to seek to have the tenancy transferred into their sole name through a court order (for example as part of a divorce settlement).

Applying to transfer to another house

All housing allocations are managed through HOME Argyll. HOME (Housing Options Made Easy) Argyll, is a partnership between Argyll Community Housing Association, Dunbritton Housing Association, Fyne Homes, West Highland Housing Association and Argyll and Bute Council.

Home Argyll operates a common housing register and common allocation policy. You can apply online for rehousing to any of the 4 housing associations through the Home Argyll website www.homeargyll.co.uk. The website also provides an opportunity to undertake a housing options appraisal

If you have any concerns about applying online, or would like to discuss your options with a member of staff, this can be done by contacting your local ACHA office or any of the Home Argyll partners.

Mutual Exchange

If you are our tenant, one way for you to move to a different home is to do a mutual exchange with another tenant.

You may be able to swap your home with another housing association (or Council) tenant anywhere in the UK, provided the landlords agree. Permission in writing must be given by us and any other landlord prior to your move and subject to certain conditions although we will not refuse without good reason.

3.3 Ending Your Tenancy

Who do I tell I want to end tenancy?

If you want to end your tenancy you must let us know.

When do I have to do this?

Your tenancy agreement says you must give us 28 days' written notice before you move out. The only exceptions to this are following the death of the tenant or following an internal transfer to another of our properties. We can provide you with a form that you can fill in and sign. This form can be provided by any of our local offices or you can download a copy from our website.

What happens then?

Other parts of your tenancy agreement tell you that you must leave the property clean, empty and in reasonable condition. We will arrange a pre termination inspection of the property at which time the housing officer may tell you to repair or replace any broken fixtures and fittings, reinstate any unauthorised alterations or redecorate parts of the property before your tenancy ends. You need to make sure you clear the loft and garden too.

When should I return the keys?

You will be contacted by us after we receive the *Notice of Termination of Tenancy* with details of any outstanding balances and to arrange inspections and viewings by new tenants. The housing officer will try to arrange to meet at the house on the day your tenancy ends. If this is not possible you can return the keys to one of our offices by 11am. If you don't return them by then you may be charged additional rent.

Why should I do all of the above?

The law on tenancy agreements and how your tenancy can be ended is complicated and we want to treat all our tenants equally and fairly. You may also be entitled to compensation for any improvements you have made to your home provided you have received permission. Talk to the local office for more details.

If you just walk away or *abandon* your tenancy without giving notice even if you hand back your keys to us it may cause you problems in future. You will still be charged rent for at least another 4 weeks rent and you won't be eligible for housing benefit.

Moving Checklist

When moving you should inform any of the following that affect you:

- Council tax
- Gas and electric supplier with final meter readings
- Telephone, satellite & broadband provider
- Doctor, dentist or other health service
- Royal mail redirect
- School
- Banks, building societies and other business
- Employer or benefits office
- Family & friends

3.4 If a Tenant Dies

Coping with the death of a friend or relative is never easy and trying to deal with their affairs can be complicated and upsetting. Staff are trained to assist tenants sensitively and are available to help. Please don't hesitate to contact us with any questions you may have.

It is often difficult and confusing for families to know who should be contacting us in the event of a death, and sometimes different family members may approach us with differing information. Where possible the surviving tenant or oldest adult in the house should contact us, or, if there are no surviving adults in the household, the next of kin should be the person dealing with the situation or his or her guardian or the executor or an appointee of the next of kin.

What should I do if a tenant dies?

You should tell us about the tenant's death as soon as possible. You can visit us, phone us, send us an e-mail or write to us. We will help you sort things out and give you advice about what to do next.

Can I take over the Tenancy?

This depends on the type of tenancy and the situation. In certain circumstances a tenancy may pass to another person known as a 'qualifying person'. When the tenancy is taken over by someone after the tenant's death, this is known as 'succession'.

There are special rules for Sheltered Housing and for housing which has been specially designed or adapted for use by a person with particular needs. If you think that the house in question falls into either of these categories please get in touch with us for advice.

Who is a Qualifying person?

The law is clear who can take over a tenancy after a tenant dies. A person who has the right to take over the tenancy is called a 'qualifying person'.

You can only take over the tenancy after the tenant's death in the following circumstances:

- If you had a joint tenancy with the person who has died – If you are a joint tenant, you have the right to take over sole responsibility for the tenancy and remain in your home. As a joint tenant you will remain responsible for any overdue rent and any other money owed on the property.
- If you are a member of the tenant's family – If you are the tenant's husband or wife, partner or civil partner or other family member of the person who has died and the house was your main home you should have the right to succeed to the tenancy.
- If you are the husband, wife or civil partner of the deceased you will have the automatic right to succeed to the tenancy if you were a cohabitee of the tenant and had lived in the property for a period of over 6 months then you will have the right to succeed to the tenancy.
- If you were a family member, over 16 years old, and were living in the property as your only, or main home, at the time of death
- If you were the tenant's live-in carer you may have the right to take over the tenancy and stay in your home. To qualify to succeed to the tenancy:
 - You must be aged 16 or over;
 - The home must have been your only or main home at the time of the tenant's death; and
 - You must have given up your only or main home to care for the tenant or a member of the tenant's family.

If more than one person has the right to succeed to the tenancy, we may make the judgement as to who has the higher priority in line with the

legislation. If no-one has the right to succeed to the tenancy then the tenancy will end.

Restrictions

If a property was designed or adapted for specific needs that are no longer met following the death of the tenant we may have the right to transfer you to alternative suitable accommodation.

What is the process for taking over the tenancy?

If you want to take over the tenancy after the tenant's death, you must contact us. We will ask you to fill in a form and we will decide if you are a qualifying person who is entitled to take over the tenancy.

We will ask for proof of residency (for example utility bill, bank statement or proof that you have been registered at that address for housing benefit purposes).

What if I want to move to another home after Succeeding to a Tenancy?

If this is the case you should apply for a house transfer, and arrange for a Housing Options appraisal to be carried out.

If I don't want to take over the tenancy do I have to move out straight away?

No, you will not have to move out straight away. By law you can remain in the home for up to 3 months. You will require to pay an amount equivalent to the rent for the property until the keys are returned. You would not have security of tenure, and would not be classed as a Scottish Secure tenant.

What is the process for ending the tenancy?

If you are dealing with the deceased tenants affairs, but are not a qualifying person we will require:-

- The completion of a Termination of Tenancy form, signed by the Executor or next of kin
- Details of the Executor or next of Kin
- Address of the person handling the tenant's affairs (your address)
- When the keys are likely to be returned.

The tenancy will end on the date of the tenant's death. If housing benefit was paid to the tenant, this will end on the date of death too. Until the

keys are returned to us we will continue to charge the equivalent of the weekly rent charge (this will exclude service charges) for storage purposes. Any rent due, service charges, charges for repairs, clearance of any items left in the property, or outstanding liabilities owed to ACHA will require to be charged to the tenant's estate.

Before returning the keys you should:

- Completely remove all the tenant's belongings (including light fittings and floor coverings) from the property.
- Redirect the post
- Read gas and electricity meters
- Turn off the water at the stopcock.
- Shut and lock the windows and doors.
- Advise Argyll and Bute's Council Tax and Housing Benefit (if appropriate) section.

What should I do with unwanted furniture?

If you contact Argyll and Bute Council they will assist you with the removal of furniture, electrical goods or any other items that require to be uplifted from the property. We can also assist you to locate any local recycling furniture aid schemes that may operate in that area.

We appreciate that this is a difficult time; however our staff will deal with the situation sensitively and are here to help. Please do not hesitate to make contact or ask questions at any time.

3.5 Relationship Breakdown

If a relationship breaks down

It can be a particularly stressful time when relationships end but you are encouraged to contact us for advice on your rights in terms of your tenancy and for independent advice from agencies that can help you with other, possibly legal, or complex matters.

If your marriage breaks down or you separate from your partner, both of you may have a legal right to the tenancy. If you have a joint tenancy this means that you and the other joint tenant (or tenants) are equally responsible for all the conditions of tenancy, including paying rent or meeting the terms of a rent arrears agreement.

Joint tenants have equal rights and we are unable to favour one tenant over another or allow locks to be changed. Staff would be able to assist

one of the tenants to apply for housing in their own right.

3.6 Running a business from your home

If you are considering running a business from your home you must obtain written permission from us before you begin. The conditions that will apply to any permission being given are intended to:

- Minimise nuisance and disruption to neighbours;
- Ensure the safety of your household and neighbours;
- Protect the property.

Permission will only be given if:

- The business will not lead to a significant increase in vehicles using and parking in the street or neighbouring streets;
- The business is not likely to cause alarm, distress, nuisance or annoyance to any person;
- The business is not likely to cause damage to your home (including garden ground) or any other property;
- The business is not likely to cause any health or safety risk (for example; the storage of materials which may increase fire risk);
- The business does not claim tax relief for business use for any part of the property (internal and external).

Please contact us for an application form.

3.7 Grass Cutting Service

We recognise that some tenants may need support to cut their grass. We offer a free garden maintenance (grass cutting) service targeted at older tenants who are unable to maintain their garden. The grass will be cut once a month from April until October. There is a large demand for this service so you are likely to be placed on a waiting list. Pick up an application form from us or phone us if you would like one sent out.

3.8 Pest Control

Our tenants (and owners who have common rights) have responsibility for the removal of pest infestations such as rodents, ants, fleas, wasps, bees etc. from their home or garden. If a tenant fails to deal with an infestation and as a consequence neighbouring properties become infested, we will address the whole problem and the costs associated with this will be charged to the tenant/owner who neglected their responsibility in the first instance.

We will normally take responsibility for dealing with any infestation of Woodworm (or similar wood boring, destructive insects) within the fabric of your home or any communal areas. However, if it is established that the source of the problem is from infected furniture then we will recharge the tenant/owner responsible.

Our staff may be able to give you advice about proprietary products available locally to use or where to seek specialist advice.

3.9 Gypsy/Traveller Services

We are the only Housing Association in Scotland to have residential sites for Gypsy Travellers. We have three sites which are located in North Lorn (Ledaig), Mid Argyll (Duncholgan) and Cowal (Torlochan) and between the 3 sites we have a total of 30 pitches. Each pitch comprises an amenity unit, power supply provision and space for a caravan and private vehicle.

Our Gypsy Travellers Strategy contains information about the services available to gypsy travellers and about the on-going partnership work with other agencies. Both the strategy and a leaflet giving information

about the three sites are available from the ACHA website (www.acha.co.uk) or our offices.

Applications for a pitch (or to move pitches, or to apply for mainstream housing) can be made online through the Home Argyll website: www.homeargyll.co.uk or by contacting us.

3.10 Neighbour Disputes and Anti-Social Behaviour

You and your neighbours have the right to live without nuisance, annoyance or harassment.

We are committed to ensuring that all tenants are able to live in peaceful enjoyment of their home and all tenants are expected to keep to the conditions of their tenancy agreement and respect the rights of others. 'Anti-social' behaviour means causing, or being likely to cause, alarm, distress, nuisance or annoyance to any person or causing damage to property.

What can I do if I'm experiencing problems with my neighbour?

We would hope that you would be able to speak to your neighbour before making a formal complaint to us. Your neighbour may not realise that they are causing a problem. A friendly word may be enough to sort out the problem and prevent it turning into a major row. If your neighbour continues to be unreasonable then walk away and contact us. We may be able to provide mediation to help you and your neighbour sort the problem out.

What will happen after I report anti-social behaviour?

Our staff will discuss the details of the complaint with you and draw up a plan outlining the action which both you and we should take. This may include:

- Approaching your neighbour (if you haven't done this already);
- Staff interviewing or writing to your neighbour;
- Arranging a joint interview or mediation;
- Collection of further evidence.

We have a leaflet called Neighbour Nuisance and Anti-Social Behaviour (this leaflet is also on our website : www.acha.co.uk). Our staff would be happy to discuss this issue with you.

What action can ACHA take?

We can also gather evidence and, where appropriate, involve other agencies to enable us to take legal action against perpetrators of persistent anti-social behaviour. Legal action can take the form of an Anti-Social Behaviour Order or eviction. It is however entirely up to the Court to decide whether or not our action is reasonable and this is why it is vital we have as much evidence to provide to the Sheriff as possible.

