



TENANT HANDBOOK

Osprey Housing

E-Mail - enquiries@ospreyhousing.org.uk
E-mails are regularly checked during office hours.
Enquiries will be responded to as quickly as possible.

Telephone – 01224 548000

Repairs - You can call us 24 hours a day, 7 days a week.

- **01224 548001** (During Office hours)
- **01224 548030** (Emergency Our of Hours Service)

Every customer can Report Repairs online 24/7 but emergency repairs like burst pipes or gas leaks should be reported by telephone immediately.

Opening hours:

Monday - Thursday: 9:00am – 5:00pm

Friday: 9:00am – 4:00pm

Osprey Housing Aberdeenshire

22 Abercrombie Court
Arnhall Business Park
Westhill
Aberdeenshire
AB32 6FE
UK

Telephone: +44 1224 548000

Repairs Line: +44 1224 548001

E-Mail: enquiries@ospreyhousing.org.uk

Web Site: <https://www.ospreyhousing.org.uk/>

Osprey Housing Moray

E-Mail - enquiries@ospreyhousing.org.uk
E-mails are regularly checked during office hours.
Enquiries will be responded to as quickly as possible.

Telephone – 01343 543210

Repairs - You can call us 24 hours a day, 7 days a week.

- **01343 543210** (During Office hours)
- **01343 842042** (All other emergencies)

Every customer can Report Repairs online 24/7 but emergency repairs like burst pipes or gas leaks should be reported by telephone immediately.

Opening hours:

Monday: 10:00am – 2:00pm

Wednesday: 1:00pm - 5:00pm

Friday: 9:00am - 1:00pm

Osprey Housing Moray

Clifton Road
Lossiemouth
Moray
IV31 6DJ
UK

Telephone: +44 1343 543210

E-Mail: enquiries@ospreyhousing.org.uk

Web Site: <https://www.ospreyhousing.org.uk/>

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Section 1

Welcome

Welcome to your tenants handbook for Osprey Housing and Osprey Housing Moray. We aim to make information regarding your tenancy easy to understand and accessible. We are developing and promoting access to information through 24/7 digital services and invite you to download our App. This is available via Android Play Store and the iOS Apple Store for smart phones and tablets, to connect to your tenancy information you will need to contact us to register your email address.

The App allows you to make rent payments, access your rent balance, report repairs and access several interactive online forms available 24/7 at your convenience. There are links to useful sites to make Universal Claims, reset your fusebox, apply for grant funding and many more. We are committed to continuing to develop online and digital services. You can follow us on Social media for news and information updates –

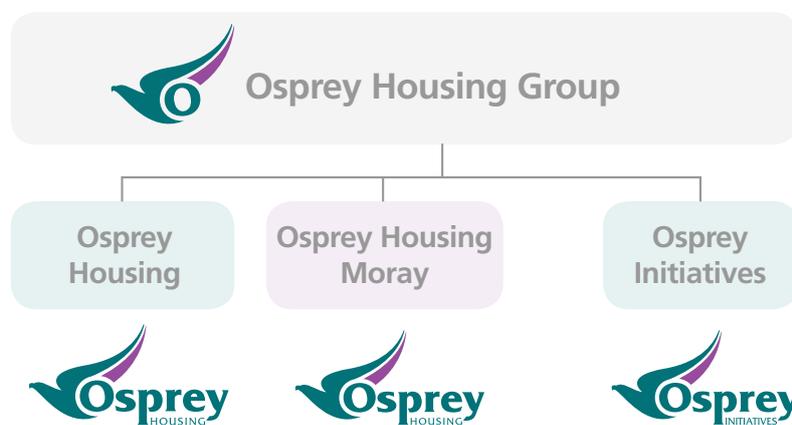
<https://www.facebook.com/OspreyHousing.OspreyHousingMoray/>

Introduction - About Us

Our Vision - To make a difference every day

Our Mission - To provide high quality affordable housing and services to people in the communities we serve.

The Osprey Group incorporates Osprey Housing and Osprey Housing Moray which are Independent not for profit businesses with joint objectives based on providing and managing high quality housing across the North East of Scotland. Osprey Initiatives is subsidiary company of the Osprey Group, please see diagram below reflecting the organisational structure.





We are a dynamic enterprise with a clear social responsibility committed to providing quality affordable housing. We generate and reinvest surpluses in order to build and manage homes across a range of tenures and for a range of income groups. While we do have a particular focus on providing housing for those in greatest housing need we also work to help respond to demands across all parts of the housing market.

We strive to manage their businesses imaginatively and inventively to benefit our tenants; future tenants and communities through our own activities and effective partnership working.

We are accountable to members and tenants, who live in or have other interests in the communities and places in which we operate. Our governing body member boards are independent; voluntary; protect our reputation and ensure our long term viability. There is no mandatory control or direction given by any other public body.

Regulation of the sector in which we operate is carried out by the independent Scottish Housing Regulator.

Equality and Diversity

Equality and diversity is encompassed into how we provide all our services in a fair way to ensure we try to meet the needs of those from all walks of life. We aim to show respect, fairness and understanding in everything we do.

In practice, it means as a landlord and service provider we try to treat everyone fairly regardless of their personal characteristics – including for example, their age, sex, sexual orientation, disability, race, religion or belief; or their marriage and civil partnership, gender reassignment, or pregnancy and maternity status.

We always try our best to find out what our tenants and customers individual needs are, and understand how we can meet them. If you have particular needs or preferences – in terms of how you access our services or information, or about how we contact you – please let us know.

To help meet the needs of tenants we can:

- Arrange for a community language interpreter – through our Happy to Translate partnership.
- Arrange for a British Sign Language Interpreter.
- Translate written material such as leaflets, posters and letters.
- Translate written material into Braille, Large Print and or alternative formats.

We also have portable loop systems available in our offices. We provide accessible offices however, home visits may be arranged if you cannot visit our offices.

We have an Equality and Diversity policy which is available upon request, or is available to download **HERE**. This commitment spans all of the Group's activities, and discrimination or harassment of any kind is not tolerated.

We are members of Happy to Translate and can access their services - for more info see - www.happytotranslate.com.



Data Protection - Your Right to Privacy and Confidentiality

We collect and hold a range of 'personal information' about our tenants, residents and other service users. This is necessary for us to carry out our everyday business and provide high quality services. There are strict laws however, regarding how we collect, store and use such information. In particular, the Data Protection Act requires us to ensure information is:

- Fairly and lawfully collected and processed
- Only used for limited, clear and well explained purposes
- Adequate and relevant to our needs and not excessive in detail
- Accurate and up to date
- Not kept longer than necessary
- Processed in accordance with your rights
- Securely stored

Importantly, this means:

- Wherever we ask you for information we will tell you why we need it.
- We will only share information about you with other organisations provided we have a valid, legal reason for doing so. This might include for example, where the other organisation is providing a service directly to you on our behalf. We will normally have told you about this in advance.
- We will sometimes ask you to confirm the information we hold about you is accurate and up to date. You should tell us whenever any of your personal details change.
- Where we ask you to provide "sensitive personal information" – for example, about your racial background or health – we will ask you to specifically confirm you are happy to provide this.
- We will not pass your information to companies that are involved in any form of marketing activity or to others who cannot demonstrate a reasonable and valid need to obtain it.

The Data Protection Act gives you some specific rights. This includes a right to ask us for a copy of information we hold about you and your tenancy. We may charge a fee for providing this information. You also have a right to ask us to change, block, erase or destroy any inaccurate information we hold about you. We are happy to provide further details about how we handle your information – and your rights in relation to this – on request.





Tenant Consultation & Participation

We're committed to involving tenants and residents in what we do and how we deliver our services. By 'involved' we mean being able to influence decisions about the services you receive, and other issues affecting you, your home and the area where you live. Tenant involvement helps us make the right decisions, and enables us to identify and make any necessary changes and improvements to what we do or the way we do it.

The Group is committed to working with tenants to enable them to take part in, and influence, the decision making process on issues which affect them, their homes and the environment in which they live.

To support to the development of Tenant Participation the Group will:

- Support members who wish to set up a Tenant Group in their area.
- Ensure that all tenants of ours have equal access to the necessary information, training and support to enable them to make informed decisions and to participate fully.
- Actively promote Tenants' Organisations, the Register of Interested Tenants and individual tenants to become involved in the participation process.
- Encourage Tenant Participation regarding proposals which will significantly affect the tenant, such as rent reviews or major works to their home or environment.

Osprey Group have a Tenant Association (OTRA – Osprey Tenants and Residents Association) and actively encourages its tenants to engage with OTRA to discuss and organise matters in relation to where they live and the services we provide. For more information on how to get involved visit - <https://www.ospreyhousing.org.uk/get-involved>

We are committed to consulting with tenants prior to any major decision being taken on proposals which may affect tenants, such as rent increases. Proposals made will be followed by a consultation periods allowing tenants time to respond with their views and comments. We will take account of tenants' views and comments as part of their decision making process. Tenants will be advised of outcomes and be given reasons for the decision made. Consultation will take place in a variety of forms, such as:

- Consultation Events
- Comment Forms
- Surveys
- Questionnaires
- Register of Interested Tenants
- Tenant Group Meetings and Working Groups

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Keep up to date with our news items



Section 2 Your Tenancy

Rights & responsibilities

As a tenant you have various rights and responsibilities. As your landlord, there are also a number of things we must and can do. Your tenancy agreement sets out the conditions of your tenancy in detail. By signing it you have legally agreed to these conditions. We are happy to explain any aspect of your tenancy agreement and answer any questions you may have.

Most Osprey tenants will have a Scottish Secure Tenancy (SST). The Tenancy Agreement is based on a standard model issued by the Scottish Government. It reflects legal requirements and best housing management practice.

There are also a number of important provisions you should be aware of that may affect your tenancy. Our Managing Tenancies Policy explains each of these tenancy related changes in detail and the process associated with each process. A copy can be accessed [HERE](#).

Joint Tenancy

You can ask to hold your tenancy jointly with another member of your household. As a joint tenant they would be required to sign the tenancy agreement, and as such agree to all tenancy conditions. This means the property must be their only or main home. It also means they are jointly liable for all responsibilities including the payment of rent.

Household changes

You must advise us immediately of any changes in your household. This includes letting us know if anyone no longer lives with you or anyone is moving in with you. Failure to notify us when someone moves into the property can affect their right to assignment, succession or other tenancy changes.

Assignment

You can ask us for permission to pass or 'assign' your tenancy to another member of your household. Again there are conditions relating to this, which we are happy to explain. We will not unreasonably refuse permission to assign a tenancy. We will however, carefully consider all relevant circumstances. We will for example, refuse permission if the arrangement would lead to the property becoming overcrowded or under-occupied. We may also ask you to meet other conditions.



Transfers / Exchanges

We hold an internal transfer list to allow you to apply to be considered for a move to another Osprey property. To complete an application form please click [HERE](#) or call our Customer Services Team. You will be notified of your points allocation and place on the list once your application has been assessed in line with our Housing Needs Assessment Criteria.

To find out where Osprey have housing stock please visit our interactive map -

<https://www.ospreyhousing.org.uk/our-homes>

You have the right to apply to 'mutually exchange' or legally swap homes with another tenant. They can be a tenant of any housing association or council. This can be a good way of finding another home that is more suitable for your needs. Again, we are happy to explain the detailed conditions.

Visit www.houseexchange.org.uk to view properties available for exchange or advertise your home to be considered. To download the forms for each party to complete, please click [HERE](#).

In the instance of both transfers and exchanges, it is important you have maintained your tenancy conditions with a clear rent account and property in good condition. If you would like to discuss your housing options, please contact your Housing Officer for more information and advice.

Ending your tenancy

You are required to give us at least 28 days notice to end the tenancy. This notice must be in writing by completing a tenancy termination form, as a signature is required in order to confirm that you wish to end the legal contract. **You can also submit your notice via an online form [HERE](#).** When you advise us that you wish to leave your property, we will make an appointment to visit your home.

This will allow us to fully discuss the condition of the property, and whether there will be any work to be completed for which you will have to pay the costs. This could cover things such as:

- Holes in doors or walls
- Damage to kitchen or bathroom fittings beyond reasonable wear and tear
- Removal of alteration work which has not been approved by the Group i.e. showers

You should check that your rent account is paid in full and that all keys to the property are handed in. The property must be cleared of all furniture and belongings. Failure to do this may mean that you will be charged for the cost of removal.

Tenant passing away and Succession rights

The tenancy shall pass to either the tenant's spouse, a tenant left in the house or a member of the family over 16 years of age, providing the home has been the person's principal residence for at least six months prior to the tenant's death. There are exceptions to this rule – for example where property is a purpose built disabled property and there is no longer a need in the household for disabled facilities. Carers may also be considered for the tenancy if appropriate.

Subletting/Taking in lodgers

You will need permission for any changes involving someone new moving in to your home, and it is important that you let us know if there will be a change to who lives in your property.

Before subletting your property or taking in a lodger, you must submit an application form. Before approving or declining an application to sublet or take in a lodger, a home visit will need to take place with your Housing Officer. Please contact your Housing Officer for more advice and guidance on this process and to make an application.

Abandonments

If we believe that you are no longer living in your home, there are set procedures that we can follow to allow us to repossess the property. It is therefore important that you let us know if you intend being away from your home for any length of time so that this action can be avoided.

If you would like further information about the procedures for dealing with suspected abandoned properties, please contact us. If you believe a property in your neighbourhood has been abandoned please contact your Housing Officer.



Relationship breakdowns

If only one partner holds the tenancy the tenancy remains with that person and you will need to update the household information we hold for your tenancy – you can complete this [HERE](#) or **contact our Customer Service Team**.

In all other cases, we will deal with the matter in accordance with current legislation and the wishes of the tenants if possible. This can include assignation of tenancy or serving an abandonment on a joint tenant.

Going into hospital/prison?

If you have been admitted to hospital or are anticipating being in hospital for a period of time it is important you let us know. This also relates to being held in custody or going to prison. Factors such as your rent payments during this period, who holds keys or has access to your property will need to be discussed with your Housing Officer.



Section 3 Rent And Benefits

How We Set our Rents

The rent payable under a Scottish Secure Tenancy Agreement is subject to an annual review, which takes effect on 1st April every year. The process for reviewing rents and rent increases involve both OTRA and our Governing Bodies. Final approval of budgets and rent increases lie with the Osprey Group Governing Bodies.

We will provide a full consultation opportunity before making any changes to the rent levels, and will also issue a written statement of any proposed changes. Any change to rent charges tenants will be given at least one month's notice.

Service Charges

We also provide services such as the upkeep of open space, grass cutting, door entry systems etc. therefore your monthly charges may include a separate service charge for these services delivered.

Service charges are set to reflect the cost of the service to the Group. The Service Charge is reviewed annually and tenants are informed in writing one month before any change takes effect.

Ways to Pay your rent

Rent is due in advance on or before the first of every month. There are a variety of payment methods available in order that you can select the one which is most convenient for you.

Rent can be paid using the following payment methods:

- **Direct Debit** - This is the most convenient payment choice. We can set up Direct Debits weekly, fortnightly, 4 weekly or monthly, to suit you. We can set this up over the phone.
- **Allpay Card** - You can also pay at any shop or Post Office displaying the PayPoint sign at no additional cost to you, or telephone Allpay.net 08445578321 24 hours a day to make a payment
- **Telephone** - Call our Customer Service team on (01224)548000 We accept payment by debit and credit cards.
- **Online** - If you log onto www.allpay.net or download the Allpay.net App for free
- **Over the Counter** - Visit our Westhill or Lossiemouth office. We take payments by cheque, cash or credit card.
- **Post** - You can send in a cheque or Postal Order but don't forget to put your name and address on the back. PLEASE DO NOT SEND US CASH IN THE POST.
- **Welfare Benefits** - If you are unemployed or on low income you may be entitled to claim Housing Benefit or Universal Credit. If you are in receipt of Housing Benefit, the responsibility to ensure that your rent is paid is with you, the tenant and not the Council's.

Section 4 Compliments, Complaints and feedback

Compliments and feedback

The Group is committed to providing an excellent service to customers, and part of this is responding to feedback from tenants. In this way, we can develop our services and make positive changes to improve outcomes.

We welcome all feedback from our customer and use comments and suggestions to help us improve our services. You can share your views with us in many ways. Send us an email, letter, speak to a member of staff or complete the online form [HERE](#)

Tenant satisfaction

We are committed to continually improving our services to tenants and satisfaction data is vital to this process. You will be asked for your feedback on our repairs service, housing services provision and other aspects of our service to you. Taking part in satisfaction surveys is voluntary however we appreciate your engagement in this process. You can also complete online feedback forms [HERE](#)

Making a Complaint – Tenants Guidelines

If something goes wrong or you are dissatisfied with our services, please tell us. These guidelines describe our complaints procedure and how to make a complaint.

What is a complaint?

We regard a complaint as any expression of dissatisfaction about our action or lack of action, or about the standard of services provided by us or on our behalf.

Unless the reason for your complaint is very serious, you should probably make an informal complaint first, on the telephone or in an interview. You may be able to get your problem solved, or at least learn more about it.

If your informal complaint does not resolve the problem, or if your problem is a serious one you can make a formal complaint.

What can I complain about?

You can complain about things such as:

- Failure to provide a service
- Dissatisfaction with our policy
- Standard of service
- Treatment by or attitude of a member of staff or contractor
- Failure to follow proper procedure
- Delays in responding to your enquiries or requests

What happens when I have complained?

Our complaints procedure has two stages.

Stage 1 - Frontline resolution:

We aim to resolve complaints quickly and efficiently, therefore it is important you contact us as soon as there is a problem. This could mean an on-the-spot explanation or apology if something has clearly gone wrong, and immediate action will be taken to resolve the problem.

We will give you our decision or an outcome of your complaint at Stage 1 in five working days or less, unless there are exceptional circumstances.

If we can't resolve your complaint at this stage, we will explain why and tell you what you can do next. We might suggest that you take your complaint to Stage 2.

Stage 2 - investigation:

Stage 2 deals with two types of complaint: those that have not been resolved at Stage 1 and those that are complex and require detailed investigation. If you are making a complaint at Stage 2, please provide as much information as possible in relation to the complaint, as this will make it easier and quicker for our staff to help you.

When using Stage 2 we will:

- acknowledge receipt of your complaint within three working days
- discuss your complaint with you to understand why you remain unhappy and what outcome you are looking for
- give you a full response to the complaint as soon as possible and within 20 working days.

If our investigation will take longer than 20 working days we will tell you. We will agree revised time limits with you and keep you updated on progress.





What if I'm still not satisfied my complaint has been dealt with?

After we have fully investigated, if you are still dissatisfied with our decision or the way we dealt with your complaint, you can ask the Scottish Public Services Ombudsman (SPSO) to look at it.

SPSO Contact - Freephone 0800 377 7330. Online contact www.spsso.org.uk/contact-us

Complaints to the Scottish Housing Regulator - Significant Performance Failures

If we are persistently failing to deliver services that meet the standards that are expected of us, and you have complained to us but you are still dissatisfied, you can complain to the Scottish Housing Regulator or bring their attention to a Significant Performance Failure.

A significant performance failure is something that we do, or fail to do, that puts the interests of our tenants at risk. This is something that does, or could, affect all of our tenants. If we do not deal with the failure, you can contact the Scottish Housing Regulator (SHR). Read their [Significant Performance Failure Factsheet](#) which provides more information on what you should do and how to raise your concerns with the SHR

Section 5 Neighbourhood Services

Neighbour disputes & ASB

Neighbour Disputes - There are occasions when disputes flare up between neighbours. If any problems arise you should, if you feel comfortable doing so, attempt to speak to your neighbour and settle the matter amicably.

If you or any neighbours are experiencing problems that cannot be resolved you should consider contacting Police Scotland on 101 if it is appropriate in the first instance. Please also advise the Housing Management Team in writing, by telephone or call into the office.

Mediation - The Group can offer cases to our Mediation service, which helps tenants resolve disputes. Mediation may be suggested by yourself, your neighbour or your Housing Officer to reach better outcomes for all parties involved.

Anti-Social Behaviour - Anti-social behaviour is defined as behaviour by one household or an individual in an area, which threatens the physical or mental health or security of other households or individuals. It is important to remember that all tenants are responsible for their own behaviour and the behaviour of their visitors.

We have a clearly defined policy and procedure for dealing with antisocial behaviour. If the anti-social behaviour includes a criminal act, this should also be reported to Police Scotland on 101.

You can report the matter in writing, by telephone or by office visit to a member of the Housing Management Team.

Each Local Authority also have an environmental Health department and an Anti-Social Behaviour Team which you can contact for advice.

Pets

Tenants who wish to keep any type of pet must seek permission from the Group prior to obtaining the pet. A permission request can be sent be completed [HERE](#) or by calling our Customer Services Team. A maximum of two pets per household is stipulated by your Tenancy Agreement.

We will not normally refuse permission, and will tell you about any terms and conditions that apply. We also reserve the right to refuse permission for some pets in certain locations, in particular flats that are accessed by a common stairwell.

Tenants must not allow their pets to cause a nuisance to their neighbours or foul within the neighbourhood. Failure to adhere to this may result in permission to keep pets being revoked.





Running a Business From Your Home

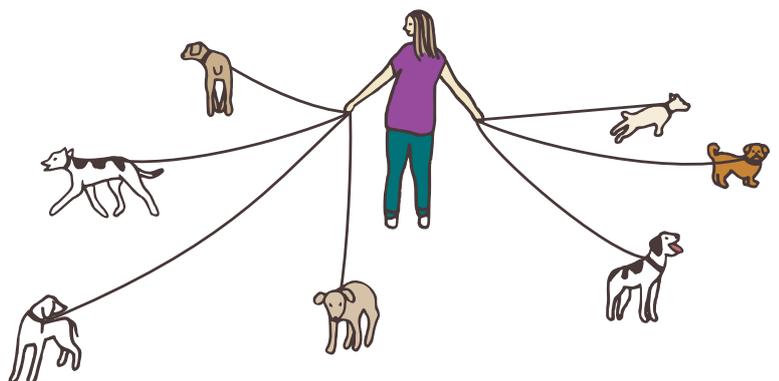
If you wish to work from home, and could do so without disturbing your neighbours, permission may be granted and will be considered on an individual basis. For further information you should contact your Housing Officer.

Common Areas and Stair Cleaning

In some schemes, stair cleaning and open space maintenance is provided by contractors and charged through the service element of your monthly charges. Each tenant is responsible for contributing to the standards of the communal areas by ensuring repairs are reported and that the areas remain clean and tidy. This is an obligation of the Tenancy Agreement.

Gardens

Maintaining the garden area of your home is your responsibility to ensure the property remains clean, tidy and safe. This refers to grass cutting, weeds, disposal of rubbish and driveway areas. If you do not adhere to your tenancy responsibilities to maintain your garden, our team may contact you to arrange to bring the area up to standard. Failure to do so may result in Osprey arranging for a contractor to do the work and the cost of this will be recharged to you.



Section 7 Repairs And Maintenance

How to report a repair

During normal office hours report a repair by;

- Calling our Customer Services team on **01224 548001**
- Emailing our Repairs inbox at repairs@ospreyhousing.org.uk
- Click **HERE** to use our [online repair report form](#).

Office Opening Hours

Westhill

9am - 5pm (Monday - Thursday)

9am - 4pm (Friday)

Lossiemouth – Surgery hours (appointments available outwith these hours)

10am - 1pm (Monday)

2pm - 5pm (Wednesday)

9am – 12noon (Friday)

Emergency Out of Hours Service

If you experience an emergency repair situation out with our office opening hours please call the emergency repair line on: **01224 548030**

What is an emergency?

Examples include:

- complete loss of power
- complete loss of heating and hot water
- insecure property
- structurally unsafe building
- isolate/make safe electrics or damaged ceiling after severe water penetration
- attendance to smoke detector or carbon monoxide activation

We have a repairs categories that define the timescale the repair will be completed in. These timescales include Pre-Inspection of the fault, if that is required.

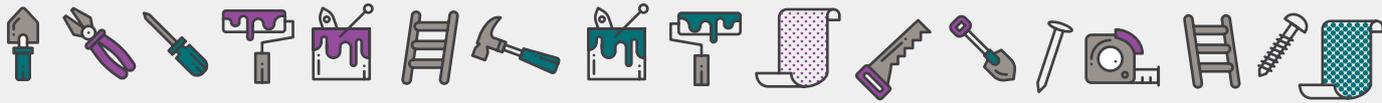
Repair category	Response Time	Example
Emergency	4 Hrs (to Make the Repair Safe)	Fire, flood, break in
Very Urgent	24 Hrs	No Hot Water / No Heating (where this is only source of heat)
Urgent	3 Working Days	Internal joinery, building work roof repairs
Routine	15 Working Days	External works, cosmetic repairs

Your rights and responsibilities

Please download the **Osprey Tenant Responsibilities** document which provides an indication of who is responsible for repairing specific items relating to your home.

Where there is damage or neglect you must organise the repairs yourself. This includes any damage caused by you, any member of your household or visitor, whether the damage is accidental or intentional.

If you do not do this you, we will carry out this work but you will be asked to pay for the repair **in full** before we will commit to carrying out any work for you.



The only exception is in emergency repair situations when we will make the property safe and secure, however you will be liable for the costs.

Examples include:

- Any repair that is listed as your responsibility, for example, loss of keys or lock changes
- Securing broken windows where damage is caused by you
- Repair leak from water pipe, sink and so on caused by your neglect or damage
- Blocked toilets and drains where you have caused the blockage
- Repairs to damage caused by your leaking appliances
- Alterations you have made but don't meet our standards
- Rubbish or items left in our property or estate that are a nuisance or fire hazard.

It is important you ensure you have adequate Home Contents Insurance to cover your personal belongings, including electrical items and floor coverings. Should a leak or other incident cause damage to your personal belongings The Group will not pay for such replacement items. You can find out more at www.thisletenants-scotland.co.uk

Criminal Damage

You must report any criminal damage to your property to the police and get an incident number. You will need a valid crime reference number if the police have been in attendance. You may be held responsible for the cost of the repair if this is not supplied. We strongly recommend you have Home Contents Insurance to cover your personal effects. You can find out more at www.thisletenants-scotland.co.uk or seek alternative options that suit your circumstances best.

Annual Heating System Servicing & Smoke Detectors

It is our responsibility to carry out safety checks to your heating system. As your landlord we have a legal duty to carry out a check before you move in and every 12 months after that for gas central heating systems. This process also applies to oil heating systems. Electric heating systems will form part of our property electrical safety checks.

We will write to you with an appointment time before your annual service is due.

The visit to your home is to check that your gas installations, appliances, pipes and flues are safe. If you're not in when they call, the contractor will leave a card asking you to make another appointment.

We will give you a copy of the landlord safety record when the check is completed.

Please make sure you are at home for the appointment and if you need to change the time or date simply call us to rearrange a time that's more suitable for you. **YOUR SAFETY IS OUR PRIORITY**

Please be aware that if access is refused then we may have to force entry to the property and carry out the check. The costs involved in this will be recharged to you. Please ensure you communicate with us to prevent this situation occurring.

Lost/stolen keys

If you have lost your keys, it is important you arrange for the locks to be changed as a matter of urgency to ensure your property remains secure. The replacement of the locks and keys is your responsibility and you will be liable for all costs associated. You can arrange for this to be done yourself by a contractor, or contact us for the work to be carried out (and subsequently recharged for the costs). It is important you speak with our Asset team to ensure your property is secure and advise us of any changes to the type of lock or number of keys held.

If your keys have been stolen, please report this to Police Scotland, taking a note of the Crime reference number. Contact us as soon as possible with the details of the Crime reference number, the type of locks and the number of keys that are missing. We will arrange for the locks to be changed without recharge to you.

Recharges

Any repairs to your property which are deemed to be due to neglect or wilful damage may be recharged to you. In most instances when the repair is non urgent, we will give you the opportunity to carry out the repair yourself in liaison with our Asset Management team. Where the requirement is an emergency or safety risk, we will carry out the repair immediately.

You can make suitable repayment agreements for any recharges you are faced with, to do so contact your Housing Officer.

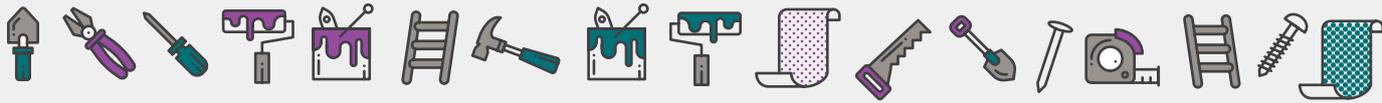
For clarity on which aspects are tenant responsibility please refer to Section 5 of your SST and Section 7.2 of this handbook.

Alterations & Permissions – Can I Make changes to my home?

You must get written permission from us before making any home improvements, for example:

- Cable TV or satellite dishes
- Garden fences and gates
- Garden Sheds, decking or patios
- Fit laminate or wooden flooring
- Central heating systems.
- Kitchens or any other major works
- Showers
- Cat flaps
- Tumble dryer vents
- Gas, electrical or plumbing installations.

Please complete the online Permissions Form [HERE](#) and or contact our Customer Service team.



We will not say no unless we have a good reason. If we agree, you will be responsible for any future repairs to those alterations and the permission may be granted with certain conditions to be adhered to. Alterations will be inspected by one of the Asset Management Team to ensure the work is carried out to a good standard and any conditions of permission are met.

Some tenants are entitled to compensation at the end of their tenancy for improving their home. This depends on the type of improvement and other criteria such as having the correct permission granted. If you have carried out alterations without permission you may be asked to remove the alteration and return your home to its previous condition. Any major alterations will need to meet statutory consents, such as a building warrant.

For more information or to discuss your ideas contact our Asset Management Team.

Adaptations - Can I Get Help to Adapt my Home?

We may be able to help you stay in your own home by simply making a few adaptations, such as fitting grab rails. Contact your local Occupational Health Department first to arrange a visit from an Occupational Therapist to assess your needs. They will make an assessment and referral based on the outcome of their visit which will tell us how we may be able to help you.

Insurance

It is important you ensure you have adequate Home Contents Insurance to cover your own personal belongings, including electrical items and floor coverings. Should a leak or other incident cause damage to your personal belongings The Group will not pay for such replacement items. You can find out more at www.thistletenants-scotland.co.uk or seek alternative options that suit your circumstances best.

Bad weather

It is your responsibility to take steps to prevent damage to the property in bad weather, this includes ensuring your home is suitably heated in the winter months to prevent frozen pipes. We issue annual guidance in our newsletters and on our website in relation to looking after your property during the winter months.

If there is an emergency situation please contact our offices immediately or on our out of hours service.

If your property is damaged by bad weather, for example, missing roof tiles. Please report this via our online form [HERE](#) or by contacting our Customer Services team.

Condensation

Condensation occurs where moist air comes into contact with a surface which is at a lower temperature; surfaces like a window, ceramic tiling or an external wall. The moisture within the air then condenses onto the colder surface into water droplets. Condensation is the most common form of dampness in buildings. It is more of a problem in modern properties than our historic buildings due to the introduction of double glazing, and draught exclusion which basically cut down the natural ventilation of the property. Older properties, say, with sash windows, open fire-places and gaps around the original doors and windows are far less likely to be severely affected by surface condensation

We nearly always find that Tenants are creating the excessive moisture by;

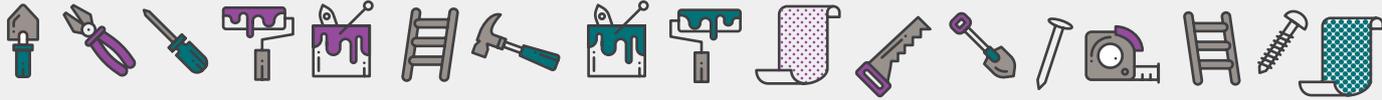
- drying clothes on radiators
- not using extract fans
- keeping window vents closed
- using tumble dryers incorrectly

Sometimes we find the Tenants are using a portable gas heater (which we don't allow in our properties).

In some places the Condensation can be easily seen and removed, on mirrors, windows etc. However, in other areas it is not obvious, areas like walls, carpets etc. because these areas are damp over a prolonged period, mould growth occurs. Black mould does not grow on rising or penetrating damp as these contain salts. Usually these areas have poor air circulation, in corners, behind wardrobes etc. In some modern properties missing or disturbed insulation above the ceilings can cause cold bridging which may encourage condensation and subsequent mould growth.

What can you do? Initially you must reduce the amount of moisture which gets into the air. You can do this by;

- Not drying clothes etc. inside your home, without ventilating the room very well.
- When cooking ensure pans are covered and the kitchen fan is on
- When showering use the fan and leave it on for 30mins afterwards.
- Ventilate your home well. Most properties have windows with trickle vents which should remain open to permit moist air to exit and allow fresh air to enter, especially within the bedroom areas overnight when the heating in the house tends to be switched off.



It is possible to treat the mould on hard surfaces with a proprietary solution such as 'Dettol – Mould and Mildew Remover'. This contains an antimicrobial agent that removes stains caused by ingrained mould. These products must be used in accordance with the manufacturers written instructions. This treatment would not be suitable for use on your clothes, carpets, beds etc. The worst of the mould can be wiped away with a dry cloth prior to treatment. Avoid simply wiping away the mould with a wet cloth as this will be ineffective and may encourage further mould growth.

If you should require further advice please contact our Asset Management team.

Further reading

<http://www.envirovent.com/home-ventilation/why-ventilate/condensation-problems/what-causes-condensation/>

<http://www.woking.gov.uk/planning/envhealthservice/housing/condensation>

Right to Compensation/Right to repair

Under the Housing (Scotland) Act 2001, Scottish secure tenants may be able to receive compensation from their landlord for improvements which they have made to their home during their tenancy. To qualify for this compensation:

- your landlord must have approved the improvement; and
- your tenancy must have ended.

You can apply for compensation when you know your tenancy is coming to an end. We recommend you contact us as soon as possible to allow the process to be applied as effectively as possible.

Some repairs are covered under legislation called "Right to Repair" which gives clear guidance on timescales for repair. If these are not delivered to by the landlord, the tenant has the right to carry out the repair themselves and charge it back to the landlord. There are clear guidance on exercising this right and you should contact us to discuss before instructing any repairs. More detailed guidance can be found on the Scottish Government website - <https://www2.gov.scot/Publications/2002/09/15485/11211>