



Cloch Housing Association Limited



Your Tenant Handbook

Contents

ABOUT US	P3
MY CLOCH	P4-6
YOUR TENANCY	P7-19
REPAIRS/MAINTENANCE	P20-33
ALTERATIONS	P34-35
YOUR NEIGHBOURHOOD – ESTATE MANAGEMENT	P36-43
COMMENTS & COMPLAINTS	P44-45
YOUR HOME: SAFETY INFORMATION	P46-53
YOUR RENT	P54-61
MOVING HOME	P62-65
USEFUL CONTACTS	P66-70

Introduction

This is your tenant handbook. We don't expect you to sit down and read it all in one go but it's a handy source of bite-size information about the Association and the services we provide to you as a Cloch tenant.

This handbook has been prepared in consultation with Cloch tenants, so you should find it informative and useful. You will find practical advice about your home, your responsibilities as a tenant and how to access information and other services provided by Cloch and our partners.

Enjoy.

About us

Cloch Housing Association is a registered social landlord operating in Inverclyde, Scotland. The Association was originally formed on the 16th January 1968 as a charitable non-profit making organisation under the name of Christian Action (Greenock) Housing

Association Ltd. At this time its objective was to provide suitable and affordable housing for rent to stop young families leaving the area. 50 years on, we are still a social housing landlord but have widened our activity and we have a wide range of customers.

Current Work

As an employer we are committed to providing opportunities in the local area and that is demonstrated in our commitment to our Modern Apprenticeship Scheme, employing two local people at any one time to develop their skills, qualifications and work experience. Using our buying power in contract

procurement, we look to gain community benefits such as trade apprenticeships and local jobs in landscaping and gardening. We work with our partners at Oak Tree Housing Association to share resources where possible, for example in Finance and IT, ensuring value for money.



My Cloch

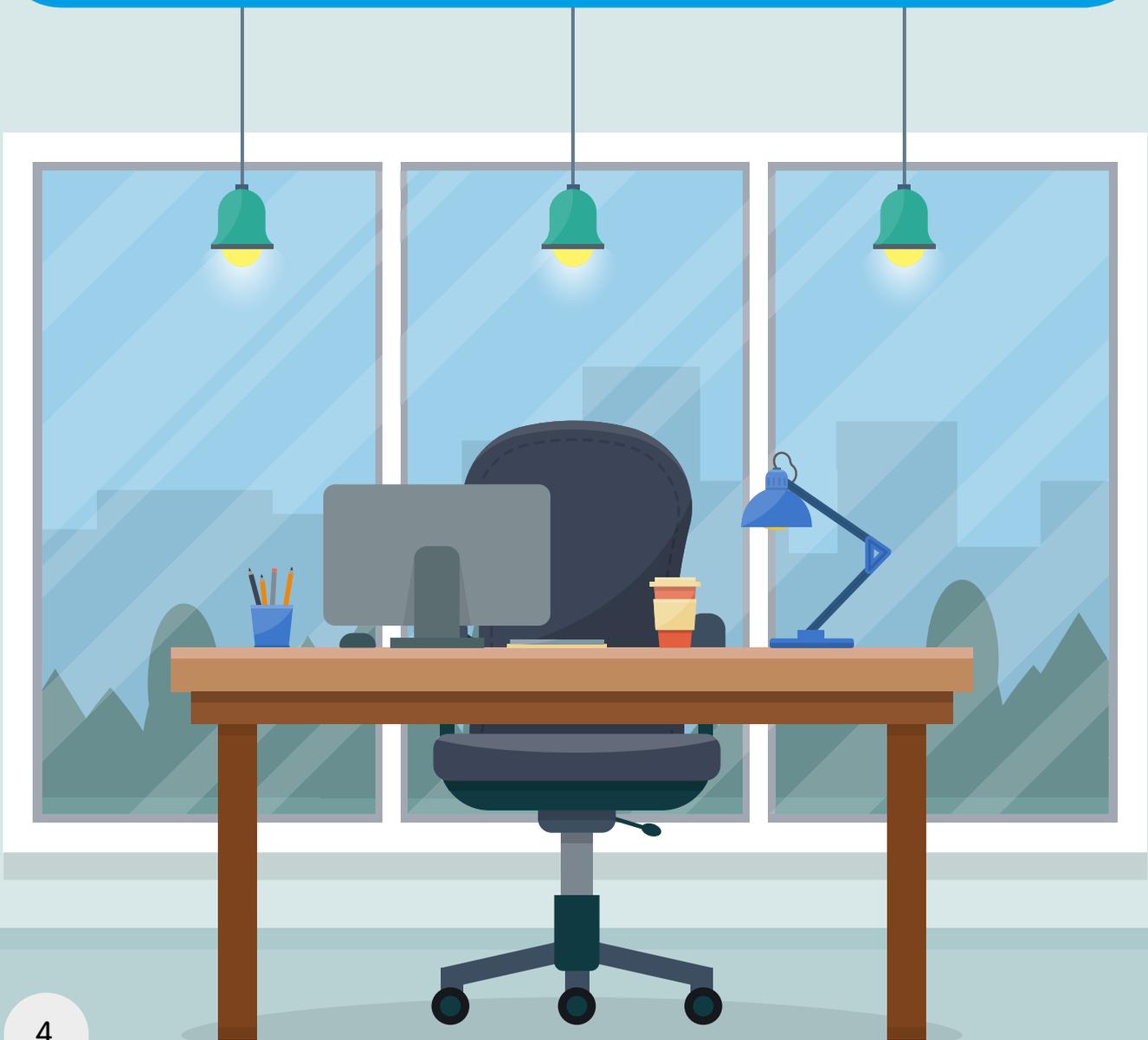
My Cloch – Our Online Housing Service

Our On-line Housing Service – My Cloch (my.clochhousing.org.uk) - is one of the best ways to access our services.

All our main services such as rent payment, repairs reporting and applying for housing are available on-line 24 hours a day, 365 days a year.

We aim to offer all our other services on-line too, so if you find you can't do something on our website that you would like to – let us know!

During the day you can 'chat' to our staff by clicking on the 'live on-line chat' button. For out of office hours you can leave a message and we will get back to you as soon as we re-open.



My Cloch

Our Online Services

Most of our services are available to everyone, but some services are only available to our tenants (see additional services for registered users on page 6). We also have staff available during normal working hours to 'chat' to you through our website. We can respond to specific questions and e-mail information sheets to you if they could be of use.

We work from the principle that you should get the same level of service using our on-line facility that you would expect if you visited or telephoned us.

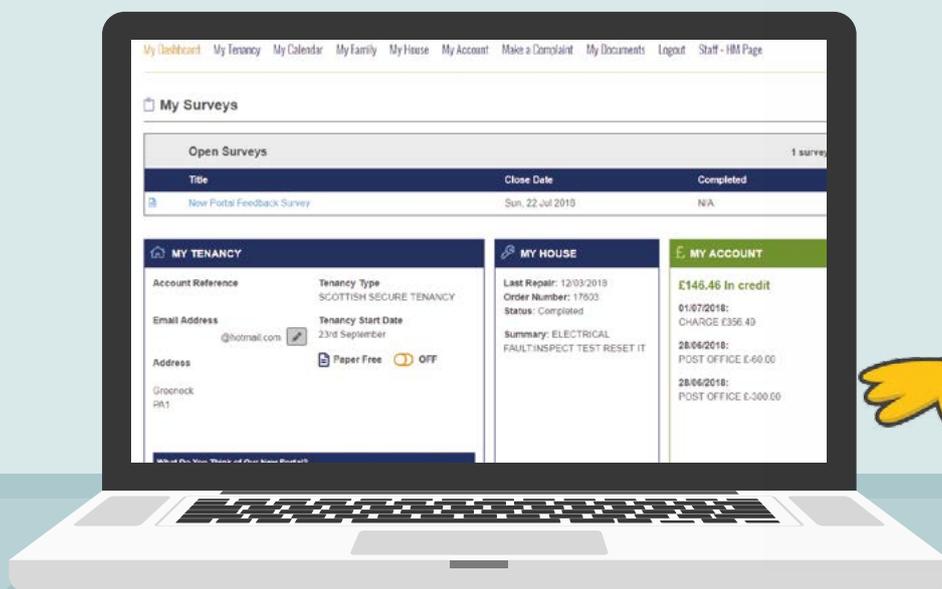
However, there is an area of my.clochhousing.org.uk that can only be accessed by our tenants. You must register with us first to access this part of our website.

If you have not already registered, you can register your details at my.clochhousing.org.uk. Registration is simple and free. Once registered, you can log in and:

- Pay your rent and other charges;
- Look at your rent account and the payments you have made recently;
- View and print out your rent account statement;
- Report a repair;
- View all the repairs that you have reported over the last 12 months;
- Join our Paper Free Service to receive documents by e-mail;
- Request to change your rent payments to Direct Debit;
- Participate in on-line surveys and consultations.

My Cloch (my.clochhousing.org.uk) is updated every day and we are always working on new services to make our service even better.

So make sure you log on regularly!



My Cloch

Additional Services For Registered My Cloch Users

As well as our main services you can also register for our Mutual Exchange service, House Exchange and search for exchange properties, report a neighbour problem, find out about any job vacancies we may have, make a complaint or give us feedback on our services. You can also find lots more information about us; including copies of many of our policies and procedures, as well as an on-line copy of your tenancy agreement and this handbook..

Accessibility

Our website has links to a text translation tool, so that pages can be translated into different languages. We also have a text re-sizing feature that allows you to view our web pages at a size that suits you. In addition, we subscribe to Speak It! a service that 'reads' our web pages for you. We design and test our web pages to make them accessible to a variety of different browsers, including mobile phones. We aim to continually expand our on-line services and always welcome comments about our design, layout and accessibility.



Mobile Phone Services

As well as all the other ways to contact us, you can also send us a text message – just text your message, including your name and address to 07860 020 318 (messages charged at standard rates). We use text messages to advise you of repairs appointments, office closures and for surveys. We will continue to expand our range of mobile phone based services – please check www.clochhousing.org.uk for our latest range of services.

Your Tenancy

Introduction

Most of our tenants have a Scottish Secure Tenancy. The tenancy agreement is the legal contract which allows you to occupy your home. This legal document sets out your rights and responsibilities and those of Cloch Housing Association. Please make sure you keep this document in a safe place as it lays out the terms and conditions of the agreement between you and us.

Most of the information in this section is a summary of your Tenancy Agreement. It is not intended to change or add to the Agreement. This summary tells you the most important things you need to know about your tenancy.

Moving Into Your New Home

You must move in at the start of your tenancy, if you don't you could lose your home. Normally you will not be able to get Housing Benefit or Universal Credit until you move in; but your rent will still be due from the date your tenancy begins.

Decorating is your responsibility but we may give you an allowance to help with the costs of decoration (if your new home is in poor decorative order). Decoration allowances are not given to tenants who exchange tenancies. If you are unable to carry out your own decoration work and have no friends or family who can help, we may be able to advise you where to go for help.



Security Of Your Tenancy

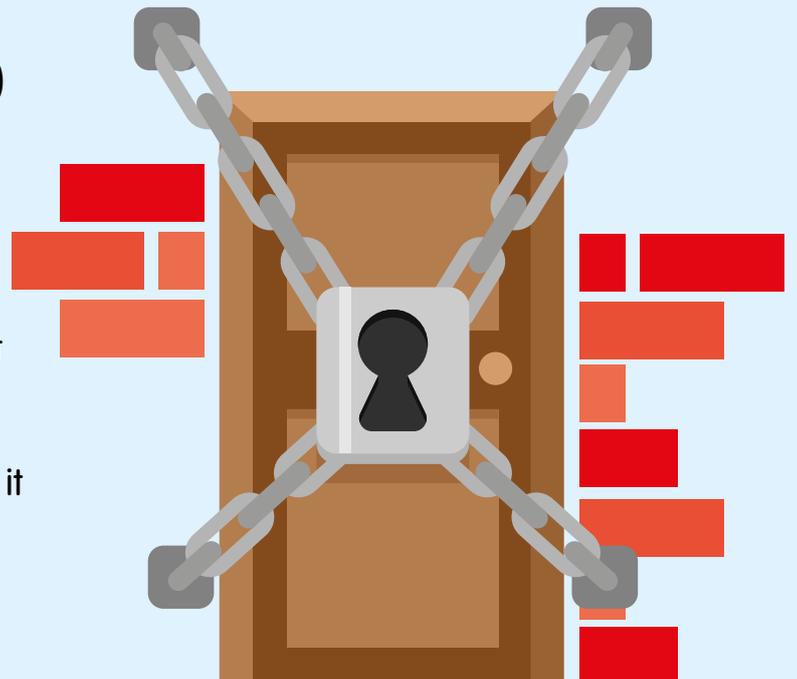
Your Scottish Secure Tenancy agreement can only be ended in one of the following ways:

- By you giving us four weeks' notice (in writing), that you intend to end your tenancy;
- By written agreement between you and us;
- By the Association taking court action for a decree to evict you;
- By the Association taking back the house if you abandon it;
- By your death where there is no-one who qualifies who wishes to succeed to the tenancy (see Succession on page 12);
- By us changing the tenancy to a Short Scottish Secure Tenancy if an Anti-Social Behaviour Order (ASBO) is made against you or a member of your household; or where a tenant or someone living with the tenant has acted in an antisocial manner, or pursued a course of conduct amounting to harassment of another person. This conduct must have been in or around the house occupied by the tenant and it must also have happened in the 3 years before the notice is served.

A joint tenant can end their interest in a joint tenancy by giving four weeks' notice in writing to the Association and to the other joint tenant. This will end their interest in the tenancy but will not end the tenancy.

We cannot evict you unless a Sheriff is satisfied that it is reasonable to do so. We can take legal action against you if you harass someone living in or visiting the area.

You could lose your home if we find out after you move in that you gave false information in your housing application. If we take legal action against you other residents (for example, lodgers) have the right to be heard in any legal action.



Ending Your Tenancy

Once you have given us four weeks' notice, you must: -

- check to make sure that you have made all payments due to us;
- apply for any compensation you may be entitled to for carrying out improvements to the house;
- remove any fixtures and fittings you have installed without our written permission and put right any damage caused;
- do any repairs you are obliged to do;
- remove all your belongings;
- make sure any lodgers or sub-tenants leave with you;
- leave the house clean, tidy and in good decorative order;
- hand in your keys to the Office (at least 2 sets);
- give us a forwarding address unless there is good reason for not doing so;
- allow us access to your house before you move out to show new tenants round, where requested.

When we know that you are leaving, we will arrange for someone to inspect your house to check the condition of fixtures and fittings. Once we've completed the inspection, we'll let you know if you must do any work to the house before you leave. If this work isn't completed, we'll do it and recharge you. Similarly, if the house isn't left clean enough, we'll get it cleaned and recharge you.

If you have any furniture or floor coverings which you do not wish to keep, you should contact Inverclyde Council's Cleansing Department who will uplift them for a small charge, or if they are in reasonable condition, we may be able to put you in touch with a furniture recycling charity that will take them.

You should return the property back to us cleared of all personal belongings – including laminate flooring, in a clean condition with no damage to the property.

The Right To A Joint Tenancy

Two or more people who live (or intend to live) in the house can apply for a joint tenancy. This will only be granted where all the proposed joint tenants have both lived in the property for at least 12 months and will continue to live in the house as their only home.

You must have lived in the property for 12 months before the Association will consider an application to change a tenancy to a joint tenancy.

Abandoned Houses

All tenants must use the property as their only or principal home; if you move out of your home without telling us, we may end your tenancy and let the property to another applicant. We will do this by writing to you telling you of our intention to repossess the property because it has been abandoned. You will have 28 days to respond to this letter. If you do not respond, we will write to you again and end your tenancy. If you have a joint tenancy and we have grounds to believe that one of you no longer occupies or intends to occupy the property, we will write to the abandoning joint tenant telling

them that we intend to end their share of the tenancy. They will have 28 days to respond to this letter. If they do not, we will write again and their interest in the tenancy will end 4 weeks later. Copies of these letters will be sent to the remaining tenant. If you think we were wrong to end your tenancy in this way, you can make a formal complaint to our Housing Services Manager within 6 months of the tenancy being ended.

You can also appeal to the Sheriff Court for a period of up to 6 months from the end of your tenancy.

Your Tenancy

Overcrowding

You must not allow your home to become overcrowded. Each of our homes has a maximum number of people who can live in it. If you want to have more family members, or anyone else living in your home, please let us know.

Please make sure you always tell us and Inverclyde Council's Housing Benefit Department or Department of Work and Pensions where appropriate, who is living in your house, and let us know when anything changes as it may affect your entitlement.

If you want more advice about this please contact us.



Succession (Inheriting A Tenancy)

Succession to a Scottish Secure Tenancy means a person, who is a “qualifying person”, inheriting that tenancy on the death of the tenant. A Scottish Secure Tenancy can only be succeeded to twice. Each time there are three levels of priority to decide who the “qualifying persons” are, which are explained below. If the tenancy has been inherited twice, the third death will normally end the tenancy.

- **First level** - Priority goes to the surviving spouse, co-habitee of either sex (providing they have lived there for at least 12 months before the tenant’s death and have registered with the Association, Council Tax etc.) or joint tenant;
- **Second level** - If no-one qualifies at the first level, or a qualifying person does not want the tenancy, then priority goes to other members of the tenant’s family, (providing the house was their only/principal home for at least 12 months at the time of the tenant’s death and the family member had been registered as a household member with the Association);
- **Third level** - If no-one qualifies at the first or second level, or a qualifying person does not want the tenancy, then priority goes to carers aged 16 and over, where the house was their only/principal home for at least 12 months at the time of the tenant’s death and they gave up secure accommodation to care for the tenant or a household member.

If the house is designed or adapted for a person with a disability, no person will qualify under level 2 or 3 unless that person has special needs requiring that type of accommodation. If a person would have qualified, we will make other suitable accommodation available.

Please make sure you always tell us, and if appropriate, Inverclyde Council’s Housing Benefit Department/Department of Work and Pensions, who is living in your house, and let us know when anything changes.

Your Tenancy

Assignment

There are certain circumstances (such as marital breakdown), when you might decide to leave your home and wish to pass your tenancy to another person who lives in the household. You must have lived in the property for at least 12 months before we will consider an application to assign your tenancy.

You have the right to assign your tenancy to anyone who is aged 16 years or over if person has lived in the property as their only/principal home for a minimum of 12 months and they have been registered as a household member with the Association. You must get our consent for this and we can only refuse consent if there are reasonable grounds for doing so.

Sub-letting

If you are going away from home for a period, for example six months, and do not want to leave your house empty you have the right to sublet it; provided we give our consent. You must have been the tenant for at least 12 months before you are able to apply to sublet your tenancy.

If we approve your sub-let you will still be responsible for the tenancy. This includes the payment of rent and the behaviour of the sub-tenant. Where we give consent we normally allow a sublet for 6 months. However, depending on the circumstances, we may agree to extend this to 12 months.



Your Tenancy

Lodgers

If you have enough room in your house you may want to take in a lodger. A lodger is a person who is not a relative but lives with you and pays you something towards their keep. You have the right to take in a lodger, but you must obtain our written permission to do so first.

We can only refuse if we have reasonable grounds. If you get Housing Benefit or Universal Credit you must tell Inverclyde Council/Department of Work and Pensions (DWP) that you have a lodger as this will affect the amount of benefits you get and the amount of rent you will need to pay to us.

Exchanges

You have the right to exchange (swap) homes with a tenant of another Registered Social Landlord or Council provided you get written consent from both Landlords.

See Moving Home Section, for more information.

Running A Business From Home

Your tenancy agreement states that your home is for residential purposes only. However, there may be occasions when we will consider allowing you to run a business from home. If you do want to do this you must apply to us for permission first. We will only refuse if there are reasonable grounds to do so.



Your Tenancy

Right To Withhold Rent

If you think we have broken the tenancy agreement or failed to do anything we promised, you can make a complaint using our Complaints Procedure. See page 44, Comments and Complaints, for more information.

If we have failed to carry out our maintenance obligations under the Scottish Secure Tenancy Agreement, you have the right to withhold your rent until we do comply with our obligations. However, you may only do so if:

- You have notified us of the need for a repair in writing; AND

- We have not done these repairs within a reasonable period; AND
- You have made a formal complaint under our Complaints Procedure; AND
- You have finished the Complaints Procedure and are still dissatisfied and 3 months have passed since you made the formal complaint.

You are strongly advised to take legal advice if you are considering withholding your rent, as non-payment of rent could result in your home being repossessed.

Pets

You can keep pets in your home unless you live in sheltered or supported accommodation or they are forbidden by the Dangerous Dogs Act 1991 or any other law. You must keep your pets under control and make sure that they do not cause a disturbance. We are entitled to ask you to remove your pet if it is causing a nuisance. You can also be prosecuted and fined, for example, if your dog barks continually or you do not clean up after your dogs. If your pet causes nuisance or annoyance to others this is in breach of your Scottish Secure Tenancy agreement. The Association provides free "poo bags" if you would like some please collect them from the office.



Your Tenancy

Right To Buy

The Right to Buy ended in Scotland on 31st July 2016 therefore no tenants have the right to buy their home.

Consultation

We will consult with you on issues which affect the management of your home, such as proposed increases in rent or services charges (which relate to services we may provide to you and your neighbours, such as close cleaning), or changes to any of our policies which may have a significant effect on you.

Information

- We will give you a written tenancy agreement;
- We will provide you with information about our complaints procedure;
- On request, we will provide you with information on a range of matters, including:
 - setting rents and service charge
 - allocations, transfers and exchanges
 - the landlord's consultation and Customer Engagement Strategy
 - Repairs.



Your Tenancy

Registered Tenants' Organisations

Landlords must maintain a register of tenants' organisations which meet certain criteria set out by the Scottish Government: these groups would be known as Registered Tenants' Organisations (RTOs).

Landlords must register an RTO, if the RTO has a written constitution which sets out:

- Its main objectives and area of operation;
- Its membership criteria and procedure for applying for membership;
- How the committee operates (including how office-bearers are elected);
- How its business is conducted;
- How its decisions are reached;
- How its funds are managed;
- How meetings (including the annual general meeting) are organised;
- Its procedures for amending its constitution;
- Its commitment to promoting equal opportunities.

A group which the landlord refuses to register as an RTO can appeal to the Scottish Government, as can an RTO which the landlord has removed from the register.



Your Tenancy

Our Customer Engagement Strategy

Landlords must produce a tenant participation strategy stating how they will promote the participation of tenants in developing proposals about how the houses are managed.

Our Strategy is a Customer Engagement Strategy and sets out how we intend to communicate, engage and consult with our tenants and customers.

Data Protection

Personal information is information relating to a living individual who can be identified from that information. For example, your name, date of birth or email address. Cloch Housing Association, in accordance with the General Data Protection Regulation (GDPR), will only keep information about you which is relevant to the services we provide such as your telephone number so we can contact you; or your Direct Debit details, so that we can charge rent if you pay your rent that way.

Sometimes individuals or other organisations such as referral agencies, government bodies or past landlords will also give us some personal information relating to you. However, we only collect information that

is accurate, necessary and appropriate to provide our services. You can refuse to give us information, but this may prevent us from delivering our services and meeting our obligations to you. There are many controls in place for keeping our records secure. Most data is stored in IT systems which only allow access by specific staff and for limited purposes. Security of our systems is taken seriously and all staff are trained appropriately in data protection.

Whenever any of your personal details change, or if you believe that we have made a mistake, please contact us. Our Privacy Policy is available on request or can be found on our website www.clochhousing.org.uk.



Your Tenancy

Treating You Fairly

Our Equalities and Diversity Policy ensures that everyone has equal access to our services. We aim to make sure that our services are relevant, responsive and sensitive to the needs of our existing and future customers and that all sections of the community have equal access to those services.

Sheltered Housing And Housing Support

Although we do not provide housing support services directly to tenants in our sheltered housing complex, Elliott Court, our Sheltered and Supported housing meet national standards set by the Scottish Government. These standards are monitored by the Care Inspectorate. This is an organisation which regulates care homes, housing support complexes and other places where people are supported. To apply for accommodation at Elliott Court or to request further information please contact us.



Repairs

Your Repairs And Maintenance Service

As your landlord we are responsible for ensuring that we carry out certain repairs to your home and communal areas, and carry out maintenance programmes to a safe and acceptable standard. There are several ways you can easily report your repair:

- In person at our office at 19 Bogle Street;
- During office hours call our Customer Connections Team on **01475 783637**;
- When the office is closed, call our office on the same number **01475 783637** and follow the voice prompts to be connected to the relevant contractor;
- Online via our self-service website 'My Cloch' my.clochhousing.org.uk;
- Report a non-emergency repair via our website (www.clochhousing.org.uk) using the contact form;
- Email us your repair to office@clothhousing.org.uk



Repairs

What Repairs Will Cloch Housing Association Carry Out?

Whilst Cloch Housing will generally carry out the majority of the repairs to your home, there is a joint responsibility for looking after your home. We will maintain a variety of different parts of your home both inside and outside. Prior to you moving into your home, we will have inspected your home and carried out repairs to make sure that it is wind and watertight, safe and secure and ready for you to live in. Whilst you live in your home, we may have to carry out repairs to maintain your home to a reasonable standard. There may also be a requirement to carry out inspections to your home from time to time.

Externally

We will carry out repairs to components such as the roof, main entrance door, windows, external walls, gutters, and downpipes. If you live in a close, we will also maintain the close entrance doors, close lighting and the back-court area.

Internally

We will maintain the installations/fittings that were provided by us. Generally, these are; kitchens, bathrooms, heating systems, pipework, electrical system (wiring, sockets, switches, pendants, smoke alarms and consumer unit), windows and doors.

Internal Common Areas

We will maintain common areas, stairwells, lifts, communal TV aerials, windows and other communal areas to ensure they are safe and in a good condition, including paintwork.



Repairs

Environmental Repairs

We will repair and maintain the areas around our properties and communal areas where we have responsibility. These include boundary walls, bin stores, paths, fences, lighting, parking areas, play areas and hard and soft landscaped areas.

Pre-Works Inspections

In some occasions it may be necessary to carry out an inspection to your home to ensure that we are instructing the correct repair, or where the works may not be straightforward. Where this is required, we will arrange access directly with you.

Planned And Cyclical Maintenance

As well as providing a reactive repairs service, we also have a cyclical programme which includes the following:

- Gutter Cleaning & Roof Anchor Testing;
- Gas Boiler Safety Inspections;
- Safety Inspection to Electrical Systems;
- External & Communal Painting;
- Communal Grass Cutting and Landscape Maintenance.

We also replace other essential items in your home such as kitchens, boilers, bathrooms, windows, doors, roofs when they reach the end of their useful lives. We will always let you know when these planned works will affect you and consult with you (for example, to choose your kitchen) before we start the work.



Repairs

What Repairs Are You Responsible For?

You should:

- Report damage or repairs that are required to your home or communal areas.
 - Provide access to your home to allow us to carry out repairs or inspections, and importantly, to undertake the annual safety inspection to your gas boiler.
 - Take care of your home and related communal areas.
- Where a repair is required because of wilful damage, neglect, misuse or abuse these costs will be charged back to you through our Rechargeable Repairs Policy and procedures.

Repair Description	Cloch	Tenant	Exceptions
Communal Areas			
Lifts and Stairs	✓		
Communal Redecoration	✓		
Roof			
Chimneys and Stacks	✓		
Roof Structure and covering	✓		
Guttering, rainwater pipes	✓		
Fascias, Soffits, Barge board	✓		
Windows and doors			
Window frames and cills	✓		
Glazing	✓		
Glazing when caused by criminal damage and reported to the police	✓		
Glazing when damaged by tenant/visitor		✓	
Window ironmongery	✓		
Door entry systems	✓		

Repairs

Repair Description	Cloch	Tenant	Exceptions
Windows and doors (cont.)			
Door frames	✓		
External doors	✓		
Threshold strips	✓		
Door locks and ironmongery	✓		
Damaged locks by tenants		✓	Tenant responsibility if intentional damage
Additional Keys		✓	
Gaining entry (lost keys)		✓	
Letter plates	✓		
Door canopies	✓		
Pipes and drains			
Soil and vent pipes	✓		
Drains and gully surrounds	✓		
Gully grids	✓		
Manhole covers	✓		
Blocked drains	✓		Rechargeable if due to negligence
Underground bursts	✓		
Gardens and Boundaries			
Individual garden maintenance		✓	
Communal gardens maintenance	✓		
Dividing walls or fence (if owned by Cloch)	✓		
External fencing owned by Cloch	✓		
External fencing installed by tenant		✓	
Gates if owned by Cloch	✓		
Paths, steps and other means of access	✓		

Repairs

Repair Description	Cloch	Tenant	Exceptions
Gardens and Boundaries (cont.)			
Rotary lines/dryers		✓	
Clothes Poles	✓		
Garden huts		✓	
Tenants own garden features		✓	
Inside your home			
Windows			
Internal cills,UPVC or timber	✓		
Skirting boards	✓		
Window vents	✓		
Internal Doors	✓		Tenant responsibility if own installed
Door handles and latch	✓		Tenant responsibility if own installed
Easing and adjusting	✓		
Walls			
Internal walls	✓		
Major plaster repairs	✓		
Minor plaster repairs		✓	
Hairline cracks in plaster		✓	
Wall tiles	✓		
Walls and Canopies	✓		
External walls and render	✓		
Foundations	✓		
Concrete canopies	✓		
Coping stones	✓		Tenants own garden features
Floors			
Concrete floors	✓		
Vinyl floors tiles		✓	
Loose floor covering		✓	

Repairs

Repair Description	Cloch	Tenant	Exceptions
Floors (cont.)			
Floor boards and joists	✓		
Carpets and laminates		✓	
Ceilings			
Repairs and renewals	✓		
Hairline cracks		✓	
Patch repairs	✓		
Staircase			
Stairs	✓		
Bannister and handrails	✓		
Gloss painting		✓	
Bathroom			
Bathroom suite	✓		
Toilet Seat	✓		
Bath panels	✓		
Airing cupboard shelves		✓	
Internal pipe boxing		✓	If fitted by the tenant
Toilet roll holders		✓	
Shower curtains		✓	
Shower curtains or wet floor coverings where previously provided by us as part of an improvement programme		✓	
Toilet flushing mechanism	✓		
Shower trays	✓		
Plumbing			
Water service pipes, overflows and tanks	✓		
Blocked sinks, baths, basins	✓		Rechargeable repair
Taps, stop taps and wheel valves	✓		

Repairs

Repair Description	Cloch	Tenant	Exceptions
Plumbing (cont.)			
Blocked toilets, first time only	✓		Rechargeable repair if problems persist Blocked toilets due to tenant neglect
Blocked level access shower	✓		
Plugs and chains		✓	
Showers if owned by Cloch	✓		
Tenants own shower		✓	
Silicone Sealant	✓		
Central Heating Boiler / System	✓		
Bleeding of radiators	✓		
Kitchen			
Kitchen cupboards and units Draws and doors	✓		
Handles and plinths	✓		
Catches and hinges	✓		
Worktops	✓		
Cooker hood filters		✓	
Sink units	✓		
Electrical Items			
Electrical wiring and trunking	✓		
Hard wired smoke alarms	✓		
Battery smoke alarms	✓		Tenant responsibility for changing batteries
Electrical Items (cont.)			
Plugs to appliances		✓	
TV aerial sockets	✓		Only where fitted by the Association
TV aerials		✓	Excluding communal aerials

Repairs

Repair Description	Cloch	Tenant	Exceptions
TV equipment owned or rented by you, including digital receivers		✓	
Sockets and switches	✓		
Consumer units	✓		
Electric meter and supply	✓		Tenants responsible for supplier
Disconnection and reconnection of cookers		✓	
Disconnection and reconnection of washing machines and dishwashers		✓	
Extractor fans	✓		
Cleaning of extractor fan grills		✓	
Door bells hard wired	✓		Please note we may replace your hard wired bell with a battery operated one
Battery door bells		✓	
Reset trip switches		✓	Recharge if contractor called out of hours and fault relates to a faulty appliance (ie kettle / toaster / cooker etc)
Light bulbs		✓	
Florescent light bulbs		✓	
Security lighting (Cloch Fitted)	✓		
Tenants own security light		✓	
Light pendants and fittings	✓		
Home energy efficiency			
Draught proofing to windows and doors	✓		
Loft insulation	✓		
Cavity wall insulation	✓		
Energy efficient light bulbs Lighting		✓	

Repairs

Repair Description	Cloch	Tenant	Exceptions
Redecorations			
Internal redecoration		✓	
External redecoration & Common Close	✓		
Glossing and staining		✓	
Redecoration after fire damage		✓	If works to be completed through insurance
Other			
Pest Control – Wasps nests etc.	✓		
Tenants Own Personal Property – House Contents		✓	
Damage caused by appliances (e.g. if your washing machine floods, or you overfill the bath etc.)		✓	
Installation of new gas or electrical appliances (only qualified tradesmen should do this)		✓	
All floor coverings		✓	
Gas and electricity meters including arranging connection		✓	

Repairs

Types Of Repairs

When reporting a repair, you should provide as much information as possible regarding the repair and access arrangements.

There are 3 categories of repairs:

1. Emergency Repairs

Emergency Repairs are where there is a threat to health and safety, or where a contractor is required to attend to prevent further damage to your home and / or a neighbouring property. Emergency repairs should only be reported in exceptional circumstances.

Examples include:

- Your front or rear door is insecure;
- There is an escape of water in your home that cannot be reasonably contained and is causing damage;
- You do not have heating throughout the FULL home;
- Severe water or rain penetration;
- No cold-water supply (but not where this is a local area fault, e.g. Scottish Water supply fault);
- Broken windows, where both the inside and outside panes are smashed.

These repairs will be attended to and "made safe" within 4 hours of being reported. This may mean that an additional visit will be required to assess the nature of the works or complete the repair the following day.



Repairs

2. Urgent Repairs

Urgent Repairs are classified as repairs which if not attended to (have) has the possibility of causing further damage to the property or inconvenience to the residents or become a health and safety hazard.

Examples include:

- Escapes of water which can be reasonably contained;
- Slow draining wastes to sinks;
- Windows or doors that are difficult to close;

These repairs will be completed within 2 working days.

3. Routine Repairs

These are repairs which do not materially interfere with the comfort or convenience of the tenant or risk damage to the property and can be carried out over a longer timescale.

Examples Include:

- Repairs to fences & gates;
- Minor repairs to flooring / skirting / doors / windows;
- Repairs to gutters or downpipes;
- Damaged wall tiles.

These repairs will be completed within 10 working days.



Repairs

Moving Into A New Build Home

For the first 12 months the contractor who built your home is responsible for all repairs (known as defects). You should report your repair to us as normal. You will also receive emergency out of hours contact numbers when you move in. During the first year you are advised not to carry out any decoration works as it is normal for the plaster on your walls and ceiling to dry and this may cause some shrinkage marks or nail popping. At the end of the 12 months your home will be inspected, and any minor repairs will be noted and carried out.

Quality Of The Service We Provide

It is important to us that we provide you with a repairs service that meets your expectations, that work is to an expected quality and is cost effective. To do this, we will regularly post inspect a sample of completed repairs and you may also be asked to provide feedback via a short survey. Your feedback is important to us to help us understand what we are doing well and where we could improve.

Tenant's Right To Repair

The Housing (Scotland) Act 2001 entitles you as the tenant, the right to have certain small urgent repairs carried out by your landlord within designated timescales. These repairs are known as "Qualifying Repairs" and we will tell you when you report a repair if your repair qualifies. Should we fail to complete the repair within the timescale which we will tell you, you will be entitled to appoint an alternative contractor and may be entitled to compensation.

Some Examples Of "Qualifying Repairs"

Repair	Response Time
Blocked or leaking foul drains, soil stacks or toilets where there is no other toilet in the house	1 working day
Blocked sink, bath or drain	1 working day
Loss of electric power	1 working day
Loss or partial loss of heating where no alternative heating is available	1 working day
Partial loss of electric supply	3 working days
Partial loss of water supply	3 working days
Mechanical exterior fan in kitchen or bathroom not working	7 working days

***See separate Right to Repair Scheme leaflet for more information...*

Alterations

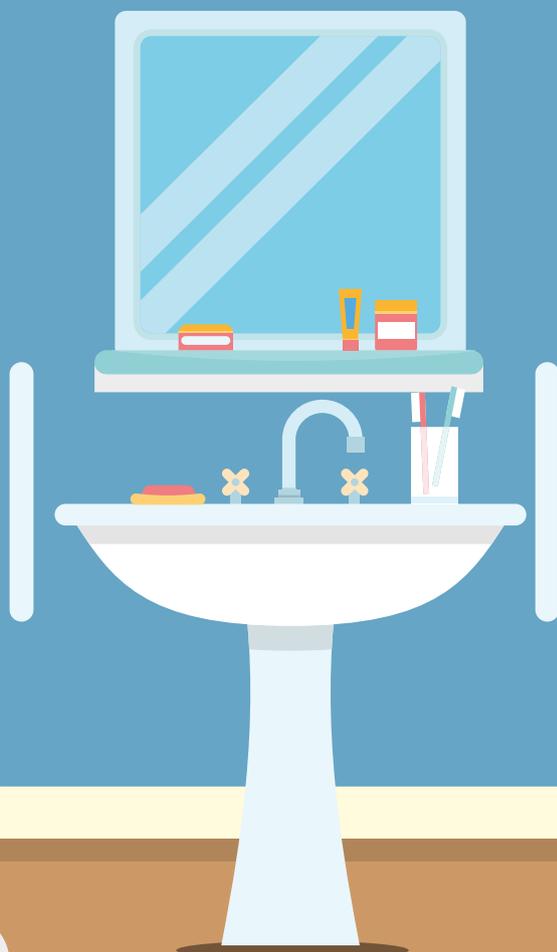
Alterations

If you would like to consider carrying out any improvements or alterations to your home or garden it is important that you discuss this with us first. We will provide you with an Alterations Request form which can also be downloaded from our website or you can complete the application on My Cloch Web Portal, My Cloch (my.clochhousing.org.uk). We will not unreasonably refuse a request, but you must receive our written approval before starting the work. It may be necessary for one

of our officers to visit you to discuss your request, as well as inspecting the works on completion.

Common alteration and improvement requests include:

- Installation of satellite or cable television equipment;
- Installing a shower;
- Erecting a fence, garage or shed;
- Laying laminate flooring.



Alterations

Medical Adaptations

If an alteration to your home is required for circumstances such as a medical condition or physical disability we can assist by installing, for example, handrails, ramps, wet rooms. If you think you may need this assistance then, in the first instance, you should contact your local Occupational Therapist at Inverclyde Centre for Independent Living who will assess your needs and then recommend to us what alterations may be required. Provided the alteration is possible and we have the funds, this work is done by us free of charge.

What Do I Need To Do If I Move Out?

Once you notify us that you wish to end your tenancy we will arrange to visit your home. This is called a pre-termination inspection. During this visit we will inspect the overall condition of your home, including any alterations or improvements you might have carried out. If the alteration fails to meet our standards or there are repairs required because of misuse or negligence (for example holes in walls or doors) you will be asked to make good these items. If we must carry out the works you will be charged with these costs.

Compensation For Improvements

You have the right to compensation at the end of your tenancy for certain types of improvements you have made to your home with our permission.

We have the right to charge you the costs of restoring the house to its previous condition, if you carry out any alterations or improvements without our permission. Or, you have had permission, but not carried out the work to an acceptable standard.

Your Neighbourhood – Estate Management

Introduction

The term Tenancy Management covers many of the services we provide in our role as a landlord. Our Housing Services Team is your main point of contact and you can arrange to see them in person at our office. Please make an appointment to make sure that a staff member is available when you come in. Alternatively, we can visit you at home, or you can contact us through our online housing service **My Cloch – my.clochhousing.org.uk**.

Looking After The Estate

We aim to ensure our estates are maintained to a high standard and inspect them every quarter. Tenants can request to attend these inspections and take an active role in caring for their neighbourhood.

We regularly monitor the fabric and cleanliness of communal areas including stairs, bin stores, garages, parking areas and drying facilities and take appropriate remedial action to resolve any issues that may arise.

Close Cleaning

We operate a close cleaning contract in many of our closes, for which residents are required to pay a service charge. We monitor this contract on a regular basis to ensure that the work is being carried out satisfactorily. We carry out an annual satisfaction survey of this contract to obtain tenants views and to ensure a high level of service is being achieved.



Your Neighbourhood – Estate Management

Car Parking

Car parking spaces are available to tenants and their visitors in some of our developments. Since the number of spaces is limited it is not possible to allocate spaces for the sole use of specific tenants.

Our car parks are provided for the sole use of parking private cars belonging to residents and their visitors. We will take appropriate measures to remove vehicles parked without authorisation

(e.g. caravans, commercial vehicles) if they are causing a problem, or vehicles that have been abandoned in our car parks. Untaxed cars will be reported to Inverclyde Council who have the authority to remove them. We will not allow major repair work on cars or other vehicles parked in car parks owned or managed by us. You must not park any kind of vehicle in your garden unless you have a proper driveway or our permission in writing.

Garages

We have garages in some of our areas. When these become available we will advertise them on our website and in our offices. We will give our tenants priority over non-tenants when allocating a garage and proximity to the garage will also be taken into consideration. Applicants who have a disability would also be given priority. There are no succession rights to garage leases. We will, however, give priority to spouses and co-habitees if the tenant dies and their partner wishes to continue with the lease.



Your Neighbourhood – Estate Management

Gardens

If you have a garden, you are responsible for looking after it. You must:

- Cut your grass regularly;
- Keep it free from rubbish;
- Make sure shrub beds and hedges do not become a nuisance to neighbours;
- Make sure that bonfires do not affect your neighbours or cause danger;
- Keep your gardens tidy.

If you are unable to look after your garden due to ill health or age you may be able to get assistance. We operate a limited free garden tidy scheme for tenants over the age of 70, who do not have anyone living with them who can maintain the garden. The service is also available for tenants who are medically unable to care for their garden. Applications forms are available from our office or you can apply on our My Cloch service my.clochhousing.org.uk.

Rubbish Disposal

The Council collects household waste on a regular basis from the wheelie bins provided. It is your responsibility to place the bin on the road side on the refuse collection day and take it back to the correct place after it has been emptied. Bulky items will not be collected with household waste, but the Council will collect them separately if you call to make arrangements. Please call 01475 717171 to organise this.

No furniture, cookers etc. should be left in the close, pathways or garden areas. If you do not contact the Council for a special uplift, we will uplift this and send the bill to the person who dumped the rubbish.



Your Neighbourhood – Estate Management

Anti-Social Behaviour And Neighbour Disputes

Every tenant is responsible for the behaviour of all the members of their household, including visitors and pets. Under the terms of your Tenancy Agreement, excessive and persistent noise, disturbance or abusive or threatening behaviour towards neighbours or our staff are all breaches of the Tenancy Agreement.

Anti-social behaviour is any behaviour which harms the quality of life of residents in an area, causing distress or alarm. It includes threats, drug dealing, theft and vandalism. Nuisance includes persistent noise, disturbance or abusive behaviour which causes distress to others. If you are having a problem with a neighbour we would advise you, wherever possible, to speak to them first and try to resolve the problem. If you can't sort it out or you think that it is too serious for you to deal with on your own, you should contact your Housing Officer.

If your neighbour is a tenant of ours, there are several ways our Housing

Services Team can deal with the problem, such as:

- Visit both parties to discuss the problem and hopefully sort it out;
- Arrange mediation if you and your neighbour are agreeable;
- Speak to other organisations which might be able to help you, for example the Police or Social Work;
- Seek an Anti-Social Behaviour Order;
- As a last resort, take legal action against the tenant if they are in breach of their tenancy agreement to evict them.

We also work in partnership with Inverclyde Council's Anti-Social Behaviour Team, the Police and other local agencies to prevent and tackle antisocial behaviour. If you are being affected by anti-social behaviour you can contact the Anti-Social Behaviour Helpline, which is run by Inverclyde Council on **0800 01 317 01** or by e-mail at **ASBINT@inverclyde.gov.uk**

Your Neighbourhood – Estate Management

Drug Use And Drug Dealing

We take drug use and drug dealing very seriously. We will consider taking repossession action against a tenant if they, anyone who lives with them, or any visitors to their home are found guilty of using our property for the use, cultivation or supply of drugs.

Harassment

Harassment is the deliberate interference with the peace, comfort or safety of any person. Harassing anyone on the grounds of race, colour, religious belief, gender, age, sexual orientation, culture, physical or mental disability, or lifestyle is a breach of your Tenancy Agreement and in some cases, can be a criminal offence. This includes graffiti, damage to property, abuse and threats.

We know that all forms of harassment can cause great distress and will deal with all complaints regarding harassment as a matter of priority. We will be understanding and deal with complaints confidentially. You should contact our Housing Services Team if you are suffering harassment. Our staff will consult with you to find out how you wish the complaint dealt with. The action that can result can vary from a verbal warning to taking legal action against the tenant or tenants responsible.

Your Neighbourhood – Estate Management

Domestic Abuse

Domestic abuse is the physical, mental and/or sexual abuse of a man or woman by someone with whom he/she is or has been in a relationship. Domestic abuse also affects the children living in the house and there are links between domestic abuse and all forms of child abuse.

We will take a supportive, non-judgemental and positive approach to all persons who ask us for help and advice on domestic abuse. We will treat complaints seriously, sensitively and in complete confidence. We will not ask for evidence of violence or abuse, but if you can offer any information or documents which could help with investigating the complaint, these

could be very useful, and we will accept them.

We will make sure that your home has the appropriate security precautions and treat any repairs required to make the property safe as emergency repairs. We will also assist you in obtaining temporary housing or suitable permanent accommodation as appropriate. If you are a victim of domestic abuse, we would encourage you to seek help from one of the agencies detailed in our Useful Contacts Section at the end of the handbook.

**If you are
in immediate danger
or require an emergency
service please call Police
Scotland on 999
(or 101 for
non-emergencies).**

Your Neighbourhood – Estate Management

Marital Or Relationship Breakdown

The Matrimonial Homes (Family Protection) (Scotland) Act 1981 and the Family (Scotland) Act 2006 give certain rights to tenants if their marriage or relationship has broken down.

If you and your partner decide that you can no longer live together, a decision must be made about who will stay on in the house. It is important that you act quickly to protect your rights. No tenant can be made to leave his or her home except by a Court Order. The court must be satisfied that there are good reasons for making you leave your home.

For married couples both partners have the right to stay in the house, even if the house is only in one partner's name. This is known as an occupancy right. If your partner refuses you entry or tries to evict you, you can go to court to have your occupancy right enforced.

If you cannot agree who is to leave, we cannot decide this for you. A court will have to make this decision for you. If you are joint tenants and one of you wishes to leave, that person can end their share of the tenancy by giving us 28 days' notice in writing. The tenancy would then continue in the remaining person's name. If you are not married but are living together and the tenancy is not in your name, you do not have an automatic right to stay in the house if your partner asks you to leave. However, you may have occupancy rights and can apply to the Court for the right to stay in the house. You should seek legal advice about this as soon as possible.

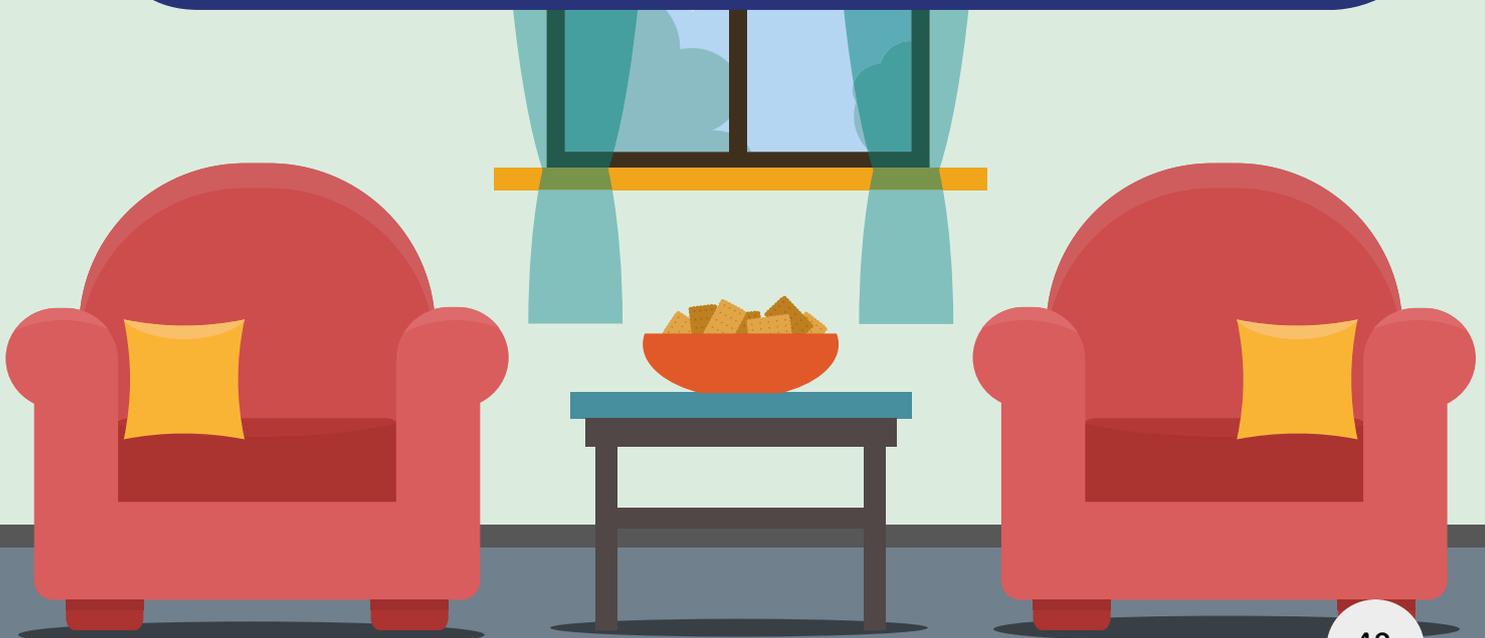
Page 62 of this handbook contains advice and information on what to do if you are looking to move to a new home.

Your Neighbourhood – Estate Management

Short Scottish Secure Tenancies (SSST)

Our tenants are generally given a Scottish Secure Tenancy but there are some special circumstances when we will use a SSST. For example, if an Anti-Social Behaviour Order (ASBO) is made against a tenant or anyone living with them, we may convert their tenancy to a SSST. We may use a

SSST as a probationary tenancy when a prospective tenant has been previously evicted for anti-social behaviour within the last 3 years, or they, or a member of their household, is the subject of an ASBO. This probationary tenancy will last for a minimum of 6 months and can be for up to 12 months. We can convert it to a full Scottish Secure Tenancy (SST) at any time during this period.



Comments and Complaints

Cloch Housing Association is committed to providing high quality customer services. We value complaints and use information from them to help us improve our services.

Our staff will always try and deal with your complaint at the first point of contact.

What Can I Complain About?

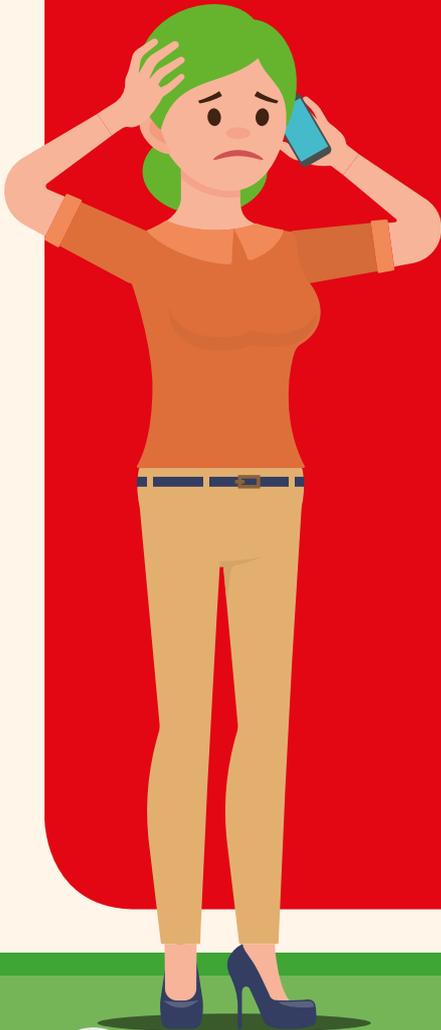
You can complain about things like:

- 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;

What Can't I Complain About?

Some things can't be dealt with through our complaints procedure i.e.:

- a routine first time request for a service, for example, reporting a repair or anti-social complaint for the first time;
- requests for compensation;
- our policies and procedures that have a separate right of appeal, for example, if you are dissatisfied with the level of priority you have been given when applying for a house, you may have the right to appeal against the decision;
- issues that are in court or have already been heard by a court or a tribunal;
- an attempt to reopen a previously concluded complaint or to have a complaint reconsidered where we have already given our final decision following a stage 2 investigation. If you are still not satisfied, you can ask the Scottish Public Services Ombudsman for an independent review of the complaint.



Comments and Complaints

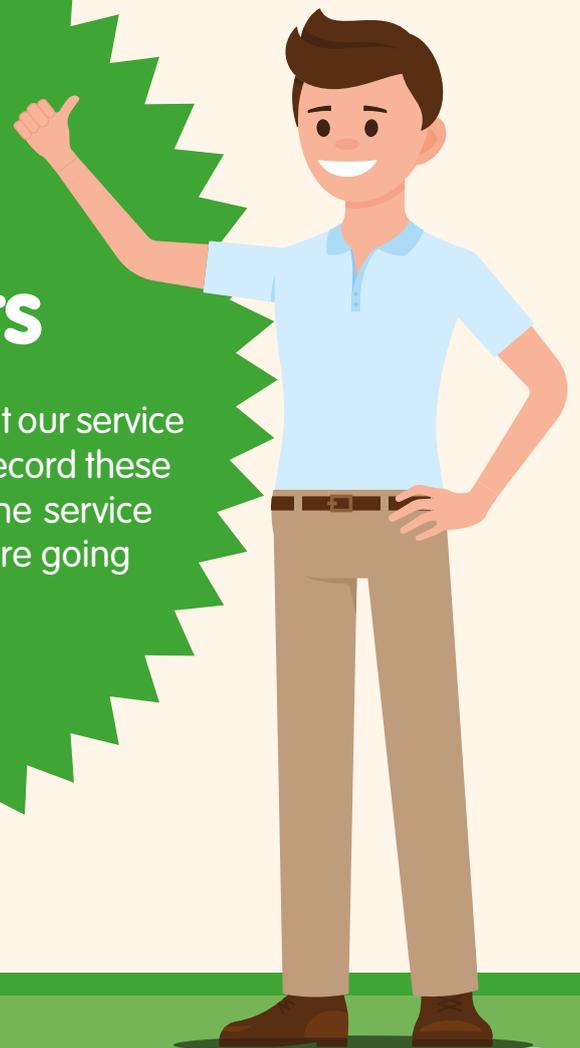
How Do I Complain?

You can complain in person at our office at 19 Bogle Street, Greenock, by phone, in writing, email, through My Cloch Web Portal (my.clochhousing.org.uk) or by using our complaints form.

Full details of our complaints policy and the process that is followed is available on the documents section of our website. You can contact our Customer Connections team who can post or email you a copy of this policy and help you make a complaint.

Compliments And Comments

We also love to receive compliments about our service and this happens quite frequently. We record these so that staff and Board can see that the service we provide is welcome and that we are going in the right direction.

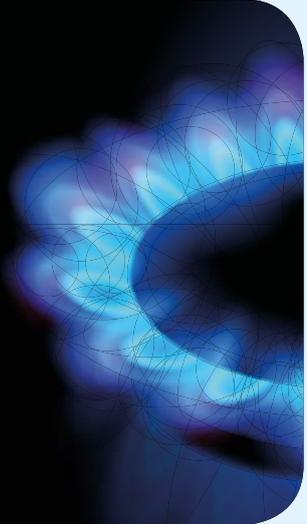


Your Home: Safety Information

Safety in your home is very important to us as your landlord. Also, we would expect that you take all reasonable precautions to ensure your safety and others in and around your home.

Gas Safety

By law, we are required to ensure that all our gas boilers are safe and are inspected **NO LATER THAN 12 MONTHS FROM THE PREVIOUS INSPECTION**. This is extremely important, not only to make sure that we comply with the law but more importantly to safeguard the health and safety of you and your neighbours. It is vital that you allow access to your home when arranged. As much as possible we will try and arrange a convenient time with you.



Arrangements For Gas Servicing And Safety Checks

You will receive letters from us in advance advising you of a date when our contractor is planning to visit. We request that you provide access on this date, or if this is not convenient, you contact us as soon as possible in order that we can arrange an alternative appointment.

If you repeatedly fail to allow us access to carry out this safety check, and it is approaching the anniversary date of the service, we will have no option but to consider gaining entry to your home to comply with our legal responsibilities.

If your gas meter is located outside your home, we may not force access. However, we will cap the gas supply to your home until we can return to carry out the safety check. We would also remind you that if you have a pre-pay gas and/or electricity meter, both these must be in credit to allow the safety check to be completed. In most cases you will be re-charged for the costs associated with carrying out the final visit and returning to re-instate your supply.

Your Home: Safety Information

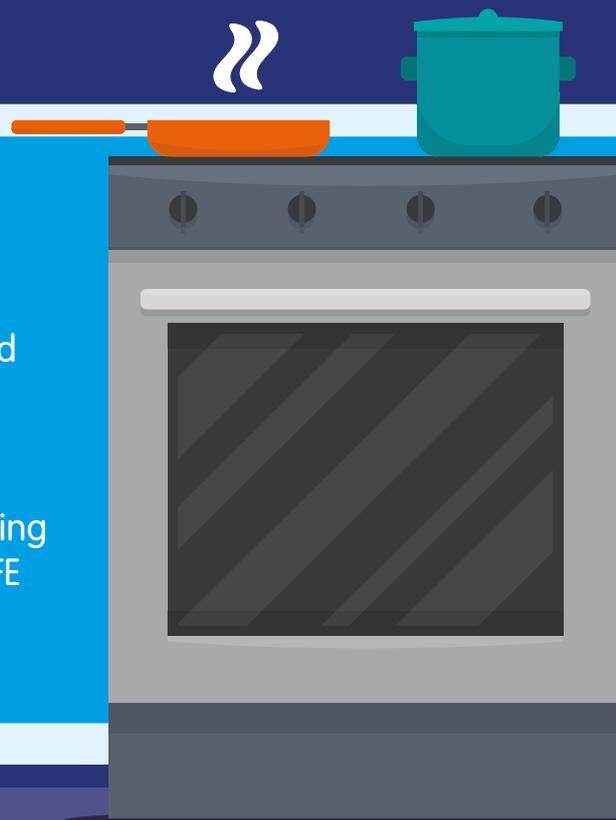
Carbon Monoxide Detectors (CO)

We provide one detector in each home which is fitted by our gas engineer. This may be either battery or hard wired (works off your electricity supply). When we are carrying out the annual gas safety check the engineer will test your detector and if faulty, it will be replaced. The detector will have a "test" push button. We would recommend that you test this frequently. If it fails to emit a "bleep" when you test it, please contact us immediately.

If your CO detector suddenly starts to bleep continuously it may be a sign that the detector is faulty or that there may be a problem with your boiler. In this event we would recommend that you turn off your gas boiler immediately, open doors and windows to ventilate your home and call National Gas Emergency Service on **0800 111 999** at any time, day or night. You should also call us to confirm you have an issue with your detector.

Cookers

If you have a gas cooker in your home, the connection will be tested as part of the safety check. The contractor will not check or repair the actual appliance. We would recommend that you consider having your cooker checked by a GAS SAFE registered engineer.



Your Home: Safety Information

Smoke Detectors

As your landlord we will have installed one or more smoke detectors in your home. Depending on the age of your home and when they were previously replaced, they may either be battery powered or powered from the mains supply in your home. We will ensure that these detectors are checked when we carry out the annual gas safety check. If it is mains powered and is faulty we will either replace it or change the battery if that is all that is



required. Outwith this annual check it is your responsibility to change the battery. As with your CO Detector, we would recommend testing the detector frequently and should it fail to respond, to please contact us.

Your Home: Safety Information

General Safety Advice

Gas

If you smell gas, you should;

- put out cigarettes and any sources of naked flames (candles, etc.);
- Do not plug in and switch on any appliances, or switch on lights or use mobile phones;
- Open all windows / doors to ventilate your home;
- Switch off your gas boiler;
- Turn off the gas supply at your meter (turn the lever as directed on the meter);
- Call the National Gas Emergency Service on **0800 111 999** any time, day or night. You should also call us to advise of the emergency;
- If you live in a close, please open the main door to allow ventilation.

Take time to find out where your gas meter is located and how to turn off the supply at the meter.

Your Home: Safety Information

Electricity

It is illegal and extremely dangerous to tamper with the electricity supply to your home or the electric meter.

You should never work on the electrics in your home. You should always report faults to us. Where you have requested to carry out an alteration that requires work on your electrics, for example changing light fittings, you must obtain our permission before these works proceed and we will insist that a qualified electrician carries out the works. There may also be a requirement to provide a copy of certificates which must be signed by the electrician.

Other safety tips:

- Switch off all appliances when not in use;
- Never take an electrical appliance into the bathroom;
- Ensure you have the correct rated fuse on plugs for your appliances in case you have to change them;
- Check flexes for wear and tear and do not run them under carpets.

One of the common causes of losing power in your home is where an appliance is faulty. As a safety



Take time to find out where your consumer unit is located in your home.

precaution your consumer unit (fuse box) will “trip”. Generally, by checking your consumer unit you will see one of the switches in the “off or down” position. To restore your power quickly, you should switch off all your appliances such as your kettle, fridge, toaster, microwave, washing machine, iron etc. and then push the switch on your consumer back “on or up”. If your power stays on and remains on then it is a good indication that you have a faulty appliance. You will normally find this out when you switch them all back on again if the power goes off again. Should this not rectify the issue then please call us and we can send out an electrician. You should be aware though that we may charge you for the costs if the electrician determines that the fault was caused by an appliance.

Your Home: Safety Information

Fire Safety

You can reduce the risk of fire in your home by:

- If you are using temporary heating DO NOT position them close to furniture or leave them unattended for any period of time;
- Ensure that cigarettes are discarded properly;
- Avoid smoking in bed or if you are under the influence of alcohol.

In the Event of Fire, you should call the Fire and Rescue Service immediately – DIAL 999

Window Security

All windows in your home, and on the 1st floor, or above in flats will have some form of security to prevent the windows opening fully. If you find that any of the locks or stays are broken or you are concerned that the window can be easily fully opened, please contact us and we will arrange for them to be repaired.



Your Home: Safety Information

Frost Protection

During extreme cold weather, you can avoid frost damage and burst pipes by taking the following precautions:

Keep your heating on constant at a low temperature;

Allow the warm air to circulate around your home by leaving doors open and if you have a loft hatch leave it slightly open;

If you are going away for an extended period, please let your Housing Officer know and if you have any relatives nearby, please ask them to pop in and check your home.

Burst Pipes

If you find a burst pipe in your home:

- Turn off the water supply to your home from the stop valve in your home;
- Turn off all taps;
- Do not attempt to turn off any light switches or sockets if they come into contact with water, instead turn off your electricity at the consumer unit;
- Call our office and if the office is closed you will be redirected to our emergency contractor direct;
- If you live in a flat please alert any residents who may be living below you.

If you suspect you have a frozen pipe

- Turn off the water supply to your home from the stop valve in your home
- Turn off all taps and call our office or out of hours emergency number

Take time to find out where the stop valve for the water supply to your home is. It may be in a cupboard in the hall, under your sink or if you live in a close behind a panel on your landing.



Your Home: Safety Information

Insurance – Responsibilities

There are two types of insurance which should be in place for your home:

Building Insurance

As your landlord, it is our responsibility to provide this insurance. This covers the cost of the major repair work to your home should there be structural damage. Examples would be because of storm damage, a fire, or damage caused through a flood or escape of water.

Contents Insurance

It is your responsibility to insure your personal contents should they be damaged. We would strongly recommend that you take out appropriate insurance. You should note that we will not be liable for the cost for damage of the replacement of any personal items damaged or lost because of any incidents which occur in your home. For example, if there is a water leak into your home and this causes damage to your furniture, clothing, carpets or appliances, Cloch would not be liable for any of these. There are various options for insurance. We can provide further information and you can find details on our website and My Cloch Web Portal - my.clochhousing.org.uk.



Your Rent

Your Rent

The amount of rent you pay must cover the cost of:

- The day to day management and maintenance of our houses;
- Improving properties – e.g. replacing kitchens and bathroom fittings, installing new windows, and central heating systems etc.;
- Rent lost through empty properties and bad debts;
- Paying back loans taken out to improve and build new houses;

Cloch sets the rent you will pay and will consider such things as affordability, the size of your

property, where it is, how many bedrooms your home has and what amenities are in your home such as central heating or double glazing. The rent is usually calculated when the property is built or is rehabilitated and increased annually in line with the Association's Rent Setting Policy.

From time to time we are obliged to raise the rent to meet rising costs. You will be notified one month in advance of any increase. All tenants' rents are reviewed annually by the Association. Copies of the Association's Rent Setting Policy are available on request.

Rent Increases

We review your rent every year and any changes to your rent are made in April each year. We will always consult you over any proposed changes to your rent to give you the opportunity to give us your comments. You will then be given one month's notice in writing of your rent increase to enable you to re-budget or to make an application for benefits.



Your Rent

Paying Your Rent

Your rent is due on the first of each month and should be paid in advance. If it is easier to pay weekly, fortnightly or four weekly you can do so, but please speak to our Housing Services Team to confirm this arrangement.

You can pay your rent in the following ways

- **By Standing Order or Direct Debit** - please contact us on 01475 783637 and we can set this up for you;
- **Online** via Cloch's My Cloch Online Service - at **my.clochhousing.org.uk** (you must register to use this service, it's easy and free to use) you can pay using your own internet banking service;
- **By Calling** our office on 01475 783637;
- **In person at:** at our office 19 Bogle Street, Greenock PA15 1ER.

Or, using your Allpay rent payment card, you can pay:

- **Online at:** www.clochhousing.org.uk or allpay.net;
- **By 24hr Telephone on:** 0844 557 8321;
- **Using your Smartphone** by downloading the Allpay app;
- **In person at:** any Post Office or shop displaying the PayPoint logo.



Please contact a member of the Housing Services Team if you would like to discuss which payment method would be best for you.

Your Rent

How To Get Help With Your Rent

Universal Credit (Housing Costs)

For most working age tenants, Universal Credit replaced Housing Benefit and the help with your rent, in most cases, will be paid directly to you instead of Cloch. If



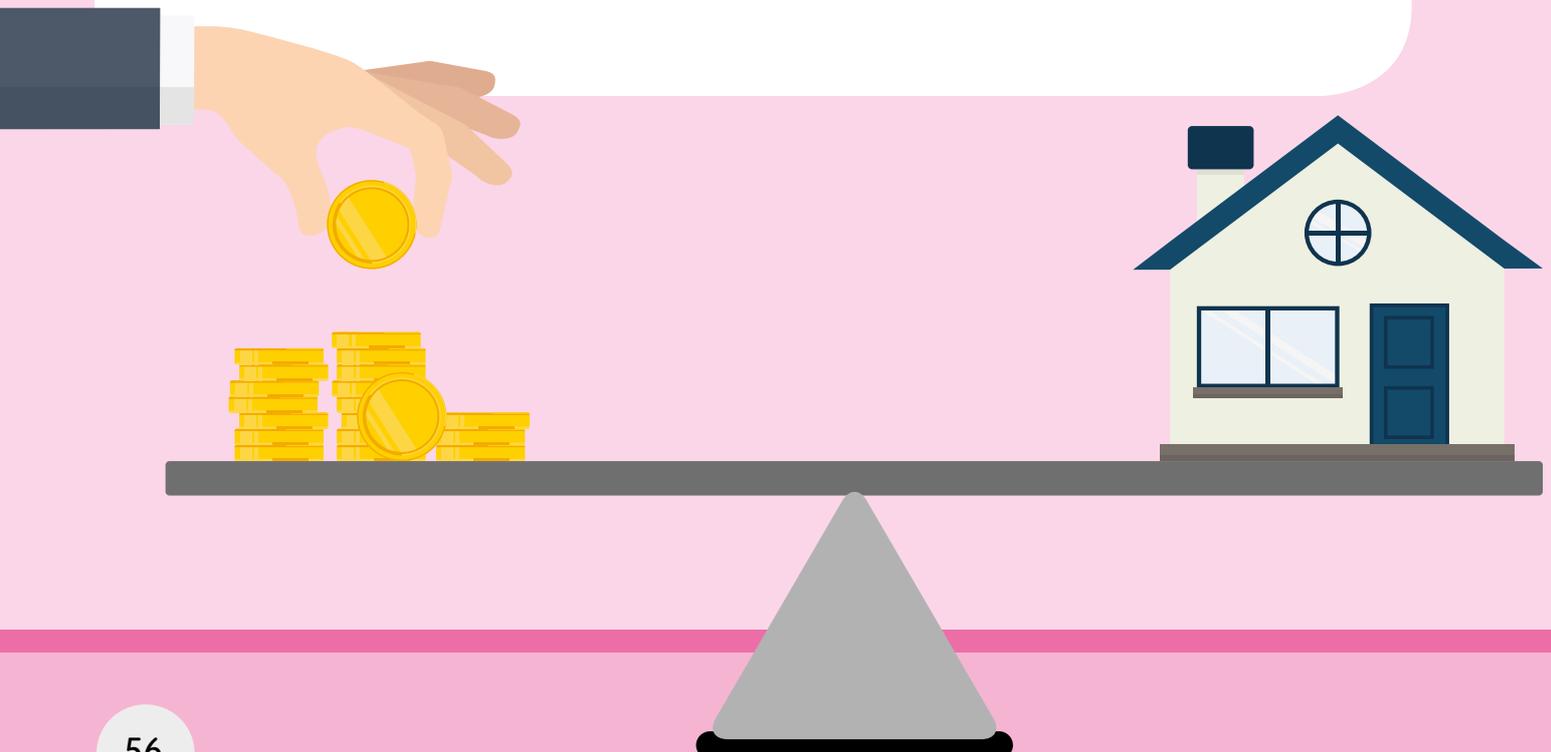
you struggle to manage money or have other difficulties, you could choose to have help with your rent paid to the Association directly.

Universal Credit could help meet the cost of:

- the amount of your rent (excluding any payment towards arrears);
- any eligible service charges.

You will be asked about the number of bedrooms you have to compare with how many you are thought to need, to see if you are under occupying the property.

To make a claim for Universal Credit you must make an online claim at <https://www.gov.uk/apply-universal-credit>



Your Rent

Housing Benefit

Housing Benefit helps people who are not of working age pay their rent. You could get Housing Benefit if you are on other benefits or if you're working but in most cases if you are of working age you must claim Universal Credit.

If you want to make a claim or get advice, you should ask Inverclyde Council for an application form. Please contact us if you would like any help or advice completing the form. The amount of Housing Benefit you will get depends on the amount of money you have coming into the house and any savings you may have. The number and ages of any people in your house will also be considered. Inverclyde Council will send you a letter telling you the outcome of your claim. You should contact us to find out how much rent you should pay.

Even if you do not qualify at first, if your circumstances change in any way, you can contact the Council to make a new claim.

Please note that any delay in applying for Universal Credit or Housing Benefit may mean a loss of benefit and could result in rent arrears.

Both Universal Credit and Housing Benefit can be paid direct to you or to us. Even if the payment is paid direct to us, it is still your responsibility to make sure it is being paid. Please also ensure that you reply to any letter you receive from the Department of Work and Pensions (DWP) or the Council. If you don't, it could lead to your payments being cancelled, leaving you with the full rent to pay.

Your Rent

Difficulty In Paying Your Rent

We appreciate that tenants may at some time have difficulty paying their rent. Help and advice is always available and we will make every effort to take a sympathetic approach where someone is having financial difficulties. If you know you will have difficulty paying your rent it is best to get help and advice as quickly as possible from our Housing Services Team. You can discuss your arrears by telephone or make an appointment to come to the office. If this is not possible, our staff can visit you at home. Our staff can make an affordable arrangement for you to pay

back your arrears. We do this by considering how much money you have coming in and how much you must pay out.

If you are joint tenants you should remember that each member of the joint tenancy is responsible for making sure that the rent is paid in full. **If you do not pay your rent, you could lose your home.**

We will take legal action against you to repossess your home if you do not keep to any repayment agreement you have made with us and you continue to be in arrears with your rent payments.



Your Rent

Financial Advice

We also provide an independent financial advice service, provided by Financial Fitness, which offers confidential advice on a range of welfare benefits and money matters. Financial Fitness can provide you with advice and support:

- checking if you are receiving all the benefits you may be entitled to;
- acting as your agent to negotiate with any creditors;
- arranging an energy check to make sure your home is energy efficient;
- Helping you to prioritise payments.

If you would like to talk to someone from this service, please contact our Housing Services Team on 01475 783637.

Inverclyde Advice First

Inverclyde HSCP provides free, independent and confidential advice in all matters relating to benefits. Please contact:

Inverclyde Advice First

Inverclyde Health & Social Care Partnership
Hector McNeil House
Clyde Square
Greenock
PA15 1NB

Telephone 01475 715 299

triage.advice@inverclyde.gov.uk

Your Rent

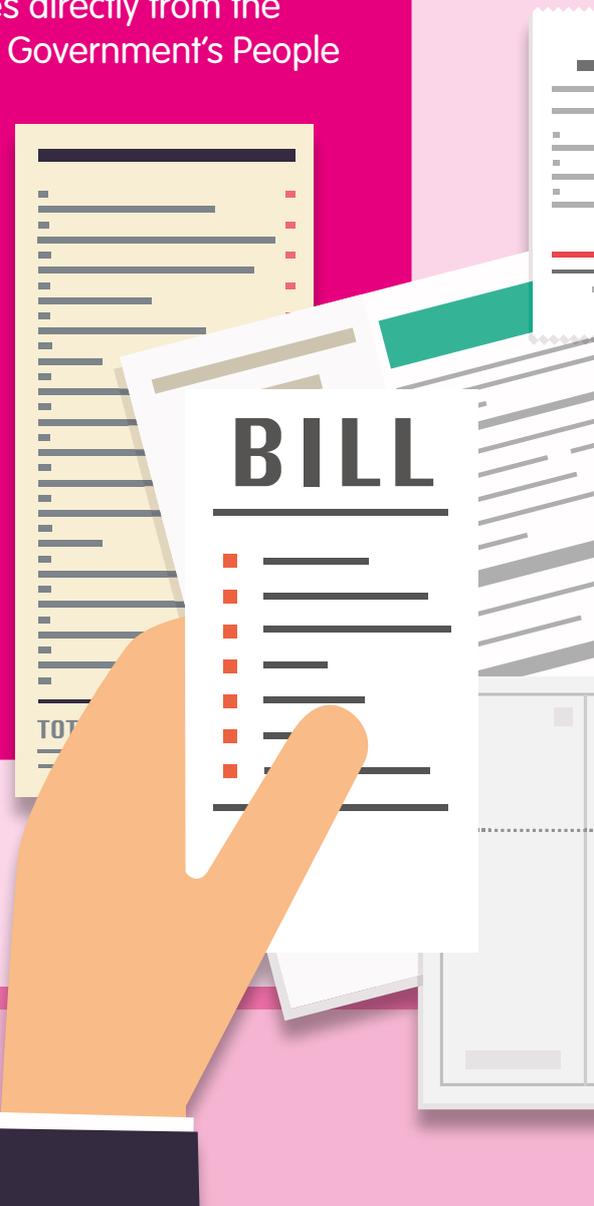
Dealing With Debts

If you are having problems paying other bills or debts, please seek help. If you don't want to use our Financial Fitness Service, there are various agencies who offer sympathetic, independent and confidential advice, their details are contained within the useful contacts section of this handbook.

Tenancy Sustainment Project

Cloch along with Oak Tree & Larkfield Housing Associations, provide a tenancy support service. Funding for the project comes directly from the Associations' with additional funding from the Scottish Government's People and Communities Fund.

The Tenancy Support Service is a floating support service and the support offered is to individual households, varying in intensity and duration depending on need. The support is generally short term and anyone with longer term needs is referred to an agency that can provide the long-term support. The type of support provided can vary and ranges from assisting tenants with budgeting and lifestyle support to assisting tenants at risk of losing their home. If you would like more information about the service or would like to make a self-referral please contact the office.



Your Rent

What Happens If I Do Not Pay My Rent?

If you do not make arrangements to clear your arrears or they continue to increase we will have no alternative but to apply to the Sheriff Court and you will be in danger of losing your home. This could result in you and your family being evicted.

We will work with you to help resolve your financial difficulties so that, if possible, you do not have to leave your home.

It can take some time for benefit payments to be made. Although we can help and advise you, it is up to you to pursue your claim with the DWP/ Inverclyde Council. You are responsible for the rent even if you are entitled to having it covered in part or in full by benefits.

WE WILL TRY TO HELP, BUT TENANTS WHO MAKE UNSATISFACTORY ATTEMPTS TO CLEAR THEIR DEBTS CAN LOSE THEIR HOMES.

What About Council Tax?

Council Tax is a local tax which must be paid by almost all households to the council. You are responsible for telling the council when you move into your home. You also have a right to pay this charge in instalments.

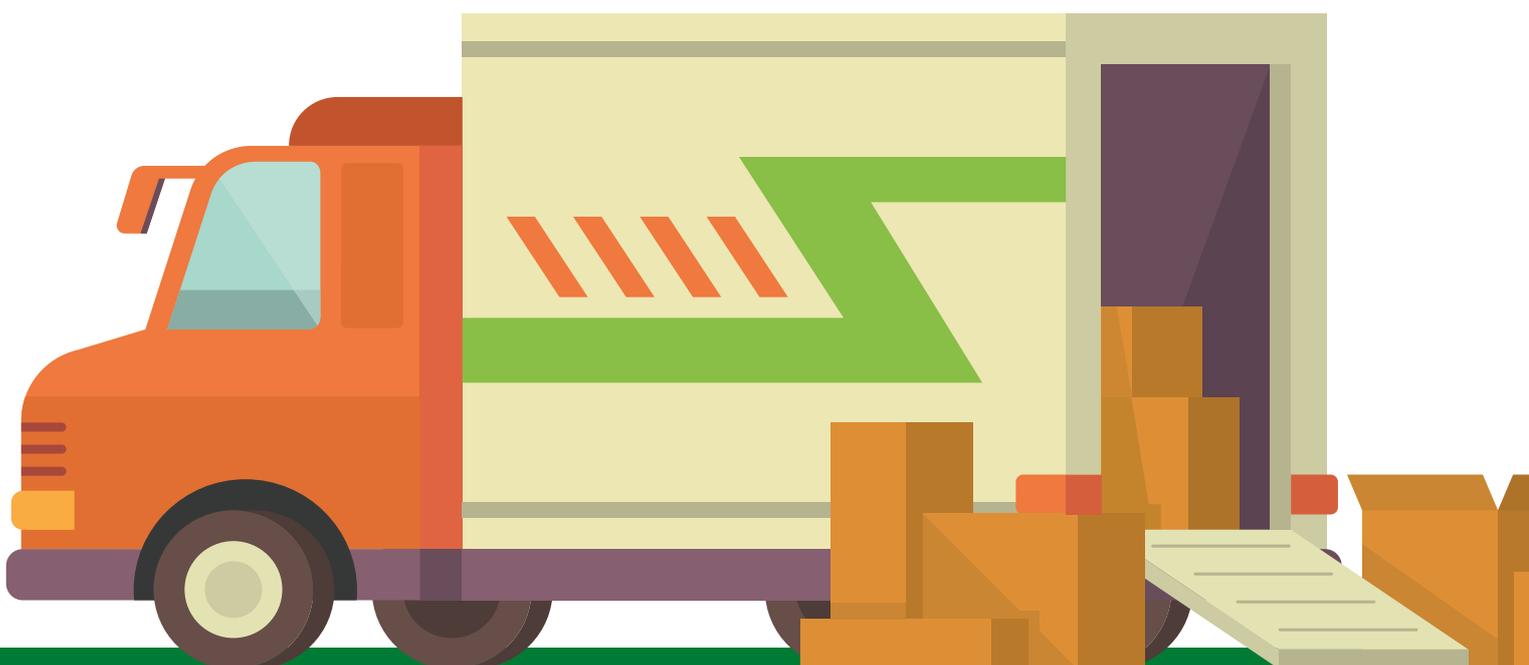
Moving Home

If you find at some point that your home is no longer suitable for you, or perhaps someone in your household would like to apply for a house in their own right, there are various options open to you.

Transfer

We allocate our properties through the Inverclyde Common Housing Register service inverclydechr.org.uk, which allows you to choose which properties you are considered for. Current tenants who want to move to another one of our properties can complete an online registration form. Once you have

registered, you can apply for any of the Association's vacant properties that are suitable for you. Some of these properties will be prioritised to the Association's existing tenants. Even if you have already been housed through the ICHR, you will need to make a new application for housing.



Moving Home

Mutual Exchanges

All our tenants have the right to exchange, provided we and the other landlord agree to the request. It is up to you to find someone suitable to exchange with. They can be tenants of Cloch Housing Association or another Housing Association or Registered Social Landlord.

The Association with its ICHR partners is a member of House Exchange houseexchange.org.uk. Register free online with Housing Exchange to advertise your home and see what else is available. You can contact other tenants looking to exchange through House Exchange and you can advertise your property through the Facebook page of House Exchange.

Once you have found someone who wants to exchange with you, you **must** get our written agreement **before** making any arrangements to move. We will respond to you within 28 days

of receiving your application. Some examples of where we will not agree to an exchange are:

- if you have rent arrears, rechargeable repairs or any other debts outstanding;
- if you have been served with a Notice of Proceedings which is still valid;
- if the house has been designed or adapted for someone with a disability;
- where the house is too big or too small for either party.

If we do not have all the information we need within 28 days of your exchange application to allow the exchange to take place, it will be refused. If extensive work is required, the request will be refused. If the exchange is approved, the incoming tenant must accept the house as it is.

Moving Home



Low-cost Home Ownership

Help-to-Buy Scotland is the name the Scottish Government has given to a suite of options available to people who wish to purchase a home but cannot do so without financial assistance. More information is available at mygov.scot/help-to-buy.

Shared Ownership

Shared ownership was introduced by the Government to help people in housing need who cannot afford to buy a house outright. The scheme is mostly aimed at first time buyers and you can buy a share (or tranche) of the property, usually raising a mortgage to pay for it, and pay a reduced rent (called an occupancy charge), for the share you do not own. Shares can be bought at 25%, 50% or 75%. The sharing owner can increase their share later to 100% if they wish. We have properties in various parts of Inverclyde that are available on a shared ownership basis. Available properties are normally advertised through our website and by email from the Inverclyde Common Housing Register or local estate agencies. Please contact us for more information, or visit www.clochhousing.org.uk.

Moving Home

Moving On

You can end your tenancy by giving us four weeks' notice in writing (refer to Page 9). Your tenancy will not end until you return the keys to us and leave your home. Even if you have given us four weeks' notice in writing we will continue to charge you rent until we receive your keys. You must leave your home, any shared areas and sheds clean and tidy, with all personal belongings removed. The garden needs to be left tidy and this may mean cutting the grass, pruning shrubs and removing all personal items such as furniture, ornaments and plant pots.

Before you leave, we will inspect your home. If any repair or redecoration is needed after you have moved out, we may charge you for any work which is your responsibility. We may charge you for removing any items you leave behind.

When you know you are moving, you should make the following arrangements:

- If you have been receiving Universal Credit or Housing Benefit at your previous address, you must inform the DWP or Housing Benefit office that you are moving;
- contact electricity, gas and telephone companies to confirm when you want them to stop providing services to your home;
- Tell Inverclyde Council's Council Tax department that you are moving;
- if you claim benefits or tax credits tell the Department of Work and Pensions(DWP) that you are moving;
- arrange for your mail to be re-directed;
- Provide the Association with your forwarding address.

If you have paid all the rent you owe and you return the property to us clean and empty of contents, it may be possible to let it again within the four-week notice period. If this happens, we can end the tenancy earlier saving you money.



Useful Contacts

Contact Us

Manage your account online at: My.clochhousing.org.uk

Visit us, or chat to us on-line at:

www.clochhousing.org.uk

E-mail us at:

office@clothhousing.org.uk

Speak to us:

01475 783637

Send us a text message:

07860 020318

Write/Visit us at:

19 Bogle Street, GREENOCK PA15 1ER

Opening Hours:

Monday 9:00am – 5:00pm

Tuesday 9:00am – 5:00pm

Wednesday 9:00am – 5:00pm

Thursday 9:00am – 6:00pm

Friday 9:00am – 4:00pm

Other Useful Contacts

Inverclyde Council (all services)

Inverclyde.gov.uk

01475 717171

Telephone for the hearing impaired:

01475 717677 (office hours only)

Emergency out of hours:

Inverclyde Council 01475 719999

Glasgow & Partners Emergency Social Work Service 0300 343 1505

Trunk Road Faults - Scotland

Transerve 0800 028 1414

Roads and Lighting Faults

0800 373 635

Inverclyde Council's Anti-Social Behaviour Helpline

0800 01 317 01

or e-mail ASBINT@inverclyde.gov.uk

Inverclyde Health and Social Care Partnership 01475 715 365

0300 343 1505 (out of hours)

Inverclyde HSCP - Homelessness Services 01475 558000

Starter Packs Inverclyde

01475 787141

mail@starterpacksinverclyde.co.uk

Jobcentre Plus Greenock

0800 169 0190

Useful Contacts

Scottish Public Services Ombudsman (SPSO)

(see **pages 44-45** on Complaints for more information)

Bridgeside House, 99 McDonald Road,
Edinburgh EH7 4NS
0800 377 7330
spsso.org.uk

Housing and Property Chamber First-tier Tribunal for Scotland

Glasgow Tribunals Centre
20 York Street, Glasgow, G2 8GT
Telephone: 0141 302 5900
Fax: 0141 302 5901
housingandpropertychamber.scot

Inverclyde Advice & Employment Rights Centre 01475 888039

The Salvation Army 01475 721949

Shelter Scotland 0808 800 4444

LSA's Housing Rights Project Inverclyde

01475 725 665
greenock@lsa.org.uk

Inverclyde Advice First

01475 715299
triage.advice@inverclyde.gov.uk

Financial Fitness

01475 729239
finfitteam@yahoo.co.uk

Samaritans of Inverclyde

01475 721212

The Samaritans

08457 90 90 90

Police, fire or ambulance emergency 999 or 112

Police Non-Emergency 101

Crime Stoppers 0800 555111

Scottish Fire and Rescue Service Greenock 01475 722222

NHS 24 Helpline 111

Inverclyde Royal Hospital

01475 633777

Victim support

www.victimsupport.org.uk
0808 1689111

Inverclyde Women's Aid 01475 888505 <https://www.inverclydewomensaid.co.uk>

Available from 9:30am – 4:30pm. This service provides specialist domestic abuse services to women, children and young people who are experiencing or have experienced domestic abuse, sexual assault, sexual abuse (including survivors of childhood sexual abuse) and rape.

Scotland's Domestic Abuse and Forced Marriage Helpline

0800 027 1234
<http://sdafmh.org.uk/>

Available 24 hours a day. This Helpline supports anyone with experience of domestic abuse or forced marriage, as well as their family members, friends, colleagues and professionals who support them.

Useful Contacts

Women's Support Project

0141 418 0748

<http://www.womenssupportproject.co.uk>

Available during office hours and some evenings. The Women's Support Project is a feminist voluntary organisation recognised as a Scottish Charity. The Project works to raise awareness of the extent, causes and effect of male violence against women and for improved services for those affected by violence. The Project is based in Glasgow and works across Scotland.

Special Needs in Pregnancy (SNIPS)

01475 633777 (Ext: 4833)

SNIPS, based at Inverclyde Royal Hospital, provide a specialist service to women who are pregnant and have alcohol and or drug misuse issues and their babies. This includes people who are in hospital and those living in the community and includes pre- and ante natal assessment.

Rape Crisis Scotland

0808 801 0302

<https://www.rapecrisisscotland.org.uk>

Available from 6pm to midnight every day. This national rape crisis helpline supports anyone affected by sexual violence, no matter when or how it happened.

Samaritans

08475 90 90 90

<https://www.samaritans.org/>

Available 24 hours a day. This organisation offers a safe place to talk, anytime, in your own way about whatever is affecting you.

CEDAR Project 01475 729220

<https://www.cedarnetwork.org.uk>

Children Experiencing

Domestic Abuse Recovery project in Inverclyde is an innovative multi-agency initiative for children and young people who have behavioural, emotional and social difficulties because of their experience of domestic abuse. CEDAR provides a therapeutic 12-week group work programme for children and young people in recovery from domestic abuse alongside a group work programme for their mothers.

Children 1st 0141 418 5690

<https://www.children1st.org.uk/>

Trading name for the Royal Scottish Society for Prevention of Cruelty to Children. The organisation offers one to one therapeutic intervention work directly with children affected by domestic abuse and sexual abuse. The vision of Children 1st is for a happy, healthy and secure childhood for every child and young person in Scotland.

Useful Contacts

Barnardo's Nurture Service

01475 728493

<http://www.barnardos.org.uk/>

This service supports parents, carers and families in the community and in diverse cultural circumstances.

Guidance and advice is aimed at supporting vulnerable children and their families.

ChildLine

0800 11 11

<https://www.childline.org.uk/>

ChildLine provides support to anyone under 19 in the UK with any issue they are going through. ChildLine is free, confidential and available any time, day or night.

Men's Advice Line

0808 801 0327

<http://www.mensadvice.org.uk/>

Available Monday to Friday from 9am to 5pm and free to call from landlines or mobile phones. This confidential helpline is for male victims of domestic violence and abuse whether they are in a heterosexual or same-sex relationship. The helpline offers emotional support, practical advice and information on a wide range of related services.

Mankind Initiative – 0870 794 4124 /
<https://www.mankind.org.uk/>

Available Monday to Friday from 10am

to 4pm. This confidential helpline is available for all men across the UK suffering from domestic violence or domestic abuse by their current or former wife or partner (including same-sex partner).

Men Against Sexual Abuse (M.A.S.A.)

0141 550 2048

Available every Tuesday from 7pm – 9:30pm. This charity, based in Glasgow, provides support to victims of male rape in Scotland.

Survivors UK

0845 122 1201

<https://www.survivorsuk.org/>

Available Monday to Friday from 9:30am – 5pm. There is an online helpline available Monday – Friday from 10:30am – 9pm and Saturday to Sunday from 10am – 6pm (a link to this helpline can be found in the External Links section of this page). Established as a service for male survivors of sexual assault.

Perpetrators Respect Support Line

0845 122 8609

<http://respectphoneline.org.uk/>

Free to call from landlines and most mobile phones. A confidential helpline for anyone concerned about their violence and/or abuse towards a partner or ex-partner.

Useful Contacts

Scottish Environmental Protection Agency (SEPA)

Tel: 01355 574200
Fax: 01355 574688

Scottish Water Emergency Helpline

0800 0778 778

Scottish Gas Network (Gas Escape)

0800 111 999

SP Energy Networks (Power Cut / Emergency)

105

Volunteer Centre Inverclyde

01475 787414

CVS Inverclyde

01475 711733

Inverclyde Carers Centre

01475 735180

Inverclyde Centre for Independent Living

01475 714 350

Inverclyde Advocacy Service

01475 730797

Oak Tree Housing Association

01475 807000
info@oaktreeha.org.uk

Your Voice

01475 728628

Inverclyde Association for Mental Health

01475 729196

Children in Poverty Inverclyde

01475 521808

Ardgowan Hospice

01475 726830

Compassionate Inverclyde

compassionateinverclyde.wordpress.com

Future Skills

0800 013 2196 / 01475 788887

Money Advice

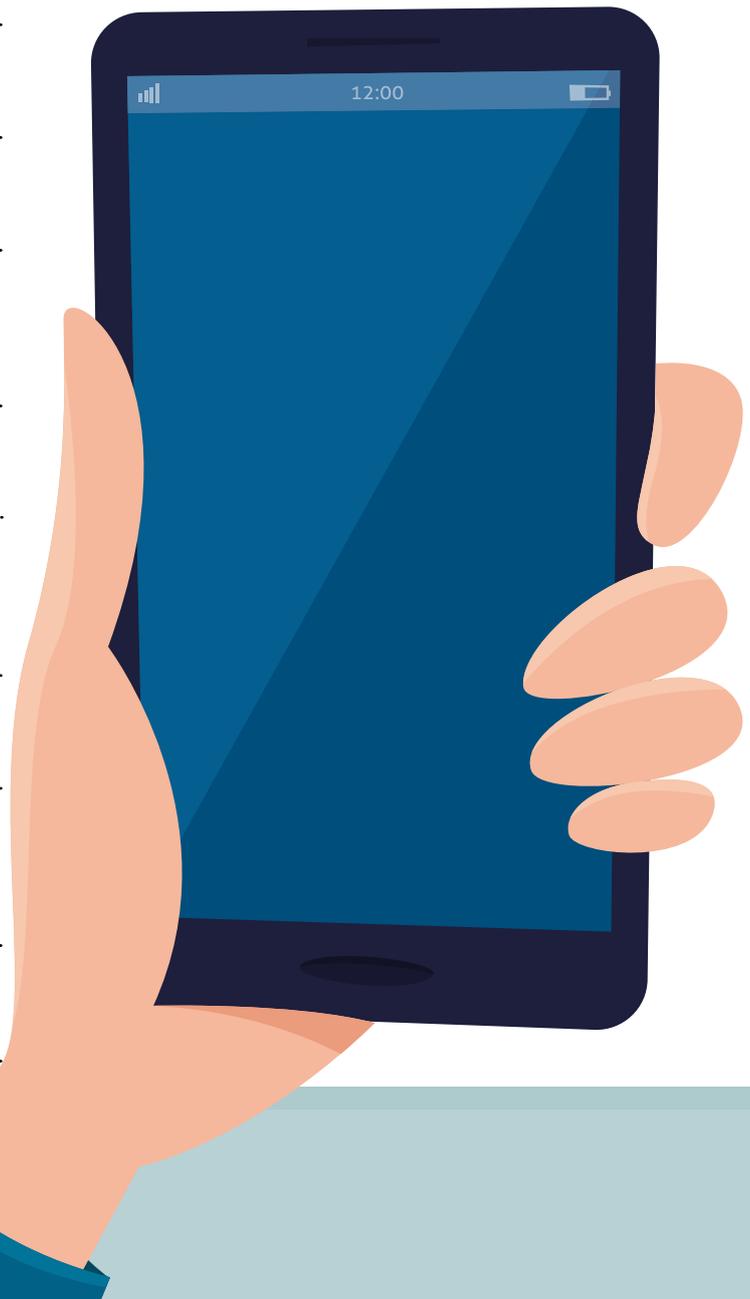
01475 715299

Consumer Credit Counselling Service

0800 138 1111

National Debt Line

0808 808 4000 (free phone helpline)





CLOCH HOUSING ASSOCIATION LIMITED
19 Bogle Street, Greenock PA15 1ER
Telephone: 01475 783637
Email: office@clothhousing.org.uk • Website: www.clothhousing.org.uk

THIS DOCUMENT IS AVAILABLE IN OTHER FORMATS

