



Tenancy Handbook

March 2019 Version

Tenancy Handbook

1. Introduction

Welcome to your Partick Housing Association Tenancy Handbook.

It provides a summary of who we are, what we do and the services that we provide. It also covers our responsibilities to you as your Landlord and your responsibilities to us as our Tenant.

We hope that you find your Tenancy Handbook useful. You can find out more by looking at our website www.partickha.org.uk or phoning us during working hours on 0141 357 3773.

2. Who we are and what we do

2.1 About Partick Housing Association

Partick Housing Association (PHA) was set up in 1975.

We are a Registered Social Landlord (RSL) and are regulated by the Scottish Housing Regulator (SHR).

We are a non-profit making organisation and are a registered Scottish charity (charity number SC033751). We are a registered society under the Co-operative and Community Benefit Societies Act 2014 (registered number 1824R(S)).

At PHA we manage over 1,700 rented properties. And through our non-charitable subsidiary company, Partick Works Limited (PWL), we provide property factoring services to some 2,000 homeowners.

Our Board of Management is elected by members of the Association. It is responsible for directing the business of the Association, determining policy, setting objectives and monitoring performance.

Our vision is:

Working together, making homes and building communities.

Our values are:

- Customer and community;
- Inclusion;
- Integrity; and
- Innovation.

Our aims are:

- To provide quality, affordable homes and services to our customers;
- To support our communities and improve our environment; and
- To be a respected and proactive organisation, with effective governance and staff.

2.2 Our services to tenants

We provide a range of services, including:

- managing repairs that are needed;
- organising planned maintenance and improvement works;
- managing properties within our area and any breaches of tenancy;
- setting affordable rents, dealing with rent enquiries and pursuing arrears;
- allocating houses and providing new homes that meet local needs;
- promoting customer engagement, reviewing customer feedback; and identifying opportunities for service improvements.

2.3 Contacting us

Our registered office

Partick Housing Association
10 Mansfield Street
Glasgow
G11 5QP

Our office opening times

Our office is open:

- Monday – Thursday 9.00am - 5.00pm
- Friday 9.00am - 4.30pm

Our office is closed on public holidays.

Our phone number

You can phone us during office hours on:

Tel: 0141 357 3773 (or free on 0300 303 1703 for repairs only)

If you have an *emergency repair outwith office hours* you can contact us by phoning:

Tel: 0300 303 1703

Our email address

You can email us:

Email: info@partickha.org.uk

Our website

You can find out more about the Association and what we do, or contact us through our website at www.partickha.org.uk

3. Customer Charter & Service Standards

3.1 The Scottish Social Housing Charter

The Scottish Social Housing Charter is a national standard seeks to help improve the quality and value of the services that landlords such as PHA provides, by

- stating clearly what tenants and other customers can expect from landlords, and helping them to hold landlords to account;
- focusing the efforts of landlords on achieving outcomes that matter to their customers; and
- establishing a basis for the Scottish Housing Regulator to assess and report on how well landlords are performing.

It sets a series of outcomes that landlords must report on every year under the following headings:

- the customer/landlord relationship;
- housing quality and maintenance;
- neighbourhood and community;
- access to housing and support; and
- getting good value from rents and service charges.

Through assessing this information, the Regulator, landlords, tenants and other customers will be able to identify areas of strong performance and areas needing improvement.

3.2 Partick's Customer Charter & Service Standards

We aim to provide customers with a quality service at all times. We set ourselves high standards and welcome feedback.

Our aims are that:

- the service we offer is simple, user-friendly and available to everyone;
- customer care is important to everyone working in the organisation; and
- our standards are evident and consistent throughout the organisation by every means of contact, phone, writing, email and in person.

We continually ask for feedback from our customers about all aspects of their dealings with our contractors and us. We use this feedback to improve our service continually.

If you phone our office we will:

- always answer your call promptly, politely and efficiently;
- tell you who you are speaking to;
- provide the opportunity for you to speak to someone or leave a voice mail message;
- get back to you by the next working day if you leave a message;
- respect and treat your personal details confidentially; and
- provide an answerphone service when the office is closed.

If you write or email us we will:

- acknowledge your letter/email within a working day;
- reply to your letter within the targets set out in our service standards; and
- answer your letter in an open, friendly style, using easily understood language.

If you visit our office we will:

- ensure a member of staff is available to see you on arrival;
- provide private interview rooms, if required;
- provide a clean, tidy, seated reception area with relevant and up-to-date information;
- not keep you waiting longer than 10 minutes if you have an appointment;
- if the person you wish to see is not available, we will schedule an appointment for you, or arrange for another member of staff to meet with you; and
- wear our name badges.

If we visit your home we will:

- show you our identification immediately;
- respect your home and your privacy; and
- contact you if we have to reschedule your appointment.

If we get it wrong we will:

- apologise;
- aim to put it right as soon as possible;
- keep you informed; and
- learn from our mistakes so they don't happen again.

Overall we will:

- deliver our services in a friendly, welcoming manner, using professional staff;
- treat you with courtesy and respect;
- treat all customers fairly, equally and without discrimination;
- aim to resolve your enquiry at first point of contact;
- learn from you and your feedback;
- provide you with an efficient Complaints, Comments & Compliments service;
- develop and continually review our Service Standards outlining our timescales and commitment to you; and
- monitor this Charter and our Service Standards through regular customer feedback surveys.

From our customers we need:

- to be treated with courtesy and respect; and
- feedback, both constructive and positive.

Equalities

We operate within a diverse community and are committed to promoting an environment of respect and understanding, encouraging diversity and eliminating discrimination by providing equality of opportunity for all. We have an Equality Policy.

Privacy and confidentiality

We take the privacy of our tenants seriously. We keep personal information confidential and we comply with the General Data Protection Regulation if we need to discuss matters with any other parties. We have a Privacy Policy.

4. Customer feedback & customer engagement

4.1 Customer feedback

Customer feedback is invaluable in helping us understand what we do well, where there is room for improvement and how we can deliver services differently to meet changing customer needs.

We welcome the views of tenants on the services that we deliver. We carry out regular customer surveys, so you might be contacted by someone asking for your views. We would appreciate if you could take the time to tell us what you think. We really value all feedback from our customers.

4.2 Customer engagement

We want to provide all of our customers with the opportunity to shape and influence the services that we provide.

We are committed to involving customers in governance as well as service design and delivery, so that customer engagement is central to what we do and how we manage the Association. We support customer engagement in a number of ways. Please contact us if you want to find out more.

4.2.1 Rent consultation:

- We review our rent charges each year in line with our Rent Setting & Service Charges Policy. We consult tenants as part of this process to:
 - strike a reasonable balance between the level of services provided, the cost of the services, and how far current tenants, prospective tenants and other customers can afford them; and
 - give tenants information on how rent and other money is spent.

4.2.2 Customer Scrutiny Panel:

- We are committed to discussing and consulting with tenants and customers on a range of issues concerning tenancy matters, but also wider aspects of our business. Any tenant or factored homeowner can apply to join our Customer Scrutiny Panel.

4.2.3 Association membership:

- Tenants play an important role in how the Housing Association works and ensuring that tenant priorities are reflected in the work that we do. Tenants can pay £1 to apply to become members of the Association and by doing so, can attend our Annual General Meeting and seek election to the Board.

4.3 Making a complaint

We are committed to providing quality customer services, so we value compliments, comments and complaints and use feedback to help us improve our services. This is set out within our Compliments, Comments & Complaints Policy.

A complaint can be about something that we have done or not done, or about the standard of service that we have provided.

- Stage 1 complaints are about 'frontline resolution' where something has gone wrong and we try to take immediate action to resolve the problem. We will seek to acknowledge such complaints within one working day and notify you of our decision within five working days.
- Stage 2 complaints require 'investigation'. They might follow on from a Stage 1 complaint or involve complex matters that require detailed consideration. We will seek to acknowledge such complaints within three working days and notify you of our decision within twenty working days.

In some cases we may need to extend these timescale where more detail is required, but we will keep you fully informed.

If you remain dissatisfied, you may be able to contact the Scottish Public Services Ombudsman (SPSO) www.spsso.org.uk

- The Scottish Public Services Ombudsman
Bridgeside House
99 McDonald Road
Edinburgh EH7 4NS
Tel: 0800 377 7330
E-Mail: ask@spsso.org.uk

5. Your Rights and Responsibilities

5.1 Your tenancy agreement

Most PHA tenants have a Scottish Secure Tenancy (SST). This is the document that tenants sign at the start of their tenancy.

Your tenancy agreement provides you with the legal right to stay in your home, as long as you keep to the conditions of your tenancy. These conditions are set out in your tenancy agreement. If you break your tenancy agreement, we can take legal action to end your tenancy although we must get a court order before you have to leave your home.

It is important that you take the time to read it as it sets out your responsibilities as Tenant and our responsibilities as Landlord.

If you have any queries or require clarification on the content of your tenancy agreement, you should contact us or seek independent advice.

5.2 Paying your rent

The rent and service charges that you pay allows us to provide a quality housing service, carry out repairs and complete improvements to your home. We aim to set charges that are affordable for all tenants, while ensuring that at all times we are a financially viable and sustainable organisation. We want our tenants to receive services that provide value for the rent and other charges you pay and we review our charges every year.

You should pay your rent on or before the 1st of every month. If you wish to pay calendar monthly or weekly, you should contact your Housing Officer and we can agree how you plan to pay.

5.2.1 How to pay

There are several convenient ways that you can choose to pay your rent to PHA, including:

- by Direct Debit;
- by Standing Order;
- by phone;
- by website;
- at your Post Office or local shop where you see the 'Paypoint' sign; or
- at the Association's office (although we do not accept cash payments)

5.2.2 Welfare benefits

Housing Benefit and Universal Credit are national schemes that help people who have low incomes to pay their rent. Anyone who pays rent can apply for financial support to pay their rent, even if you are working or getting other benefits.

You can make a claim for Universal Credit from the Department of Work and Pensions (DWP). They will advise you if you are able to claim Universal Credit, or if you could instead claim Housing Benefit. Glasgow City Council will deal with your Housing Benefit application and can advise you further. If you receive Housing Benefit, you should advise Glasgow City Council to pay this directly to the Association.

You must remember to notify the DWP and/or Glasgow City Council of any changes in circumstances as this could affect your entitlement to Universal Credit or Housing Benefit and how much rent you are due to PHA.

Many people are entitled to receive financial support with their rent, but do not claim it. It might be worthwhile applying, even if you do not think you will get it. Even if you do not qualify at the moment, you might do in future if your circumstances change.

Depending upon your circumstances, there are a range of benefits that you might qualify for. Our Money Advice Officer can give you advice on what benefits are available and who to contact for more information.

5.2.3 Rent arrears

We aim to sustain tenancies through working closely with our tenants, offering advice and support. However your tenancy is at risk if you do not pay your rent.

If you are failing to pay your rent, for whatever reason, please contact us before things get out of control so that we can try to agree a reasonable way forward. If you ignore your arrears, we may have to take legal action against you that may result in you losing your tenancy.

In all cases, you should contact your Housing Officer immediately to discuss ways in which we can help you. Your Housing Officer:

- is here to help so you should contact them at an early stage to discuss your problems – you can do this by phone, by email, by calling in at our office or by asking for a home visit;
- arrange for you to pay off what you owe in regular, manageable amounts – you can pay every week, every two weeks or every month, but you need to keep making these regular payments or let us know if your circumstances change; and
- will be able to tell you what welfare benefits you could apply for and where you may get extra help to manage debt and plan your finances – if you have a low income or if your circumstances have changed, you should contact the DWP immediately for information.

It is very important to get help as soon as possible, before you fall too far behind with your rent. We will aim to work with you in tackling the issue.

If you do not contact us or keep to your arrangement for repayments, we will be forced to take legal action against you. We could then take your wages directly from your employer or start repossession action. You would also have to pay all the legal expenses involved.

We will not take legal action if you make and keep to an arrangement for paying off what you owe the Association.

5.3 Being a good neighbour

At the start of your tenancy, you will have agreed to keep to certain conditions. These are intended to make sure that you and your neighbours can enjoy your homes in peace and comfort, and that the area around your home looks tidy.

5.3.1 New tenants

We will:

- work closely with new tenants so that they are fully aware of their responsibilities under their tenancy agreement and how they should comply with them; and
- provide new tenants with advice and assistance when they sign up for their new home to help them sustain their tenancy.

5.3.2 Anti-social behaviour and harassment

Tenants are entitled to live in their home free from fear and disruption from others.

We will:

- prioritise and respond to all complaints about breaches of tenancy conditions involving disruptive behaviour and harassment; and
- take a firm approach as required.

5.3.3 Disagreements with your neighbours

If possible, try to solve the problem between yourselves first. Your neighbour may not have realised that they are causing a disturbance to you. In this case, a friendly word from you can sometimes be enough to sort things out. Discuss the problem calmly, and be willing to compromise if possible. Otherwise, you might find that a small disagreement can turn into a major row.

If the situation does not improve, or if you think that it is too serious for you to deal with by yourself, contact your Housing Officer. They will look into your complaint and deal with it confidentially. You should try, if you can, to put your complaint in writing and send it to the Housing Officer, giving full details of the incidents that are causing you concern.

We will try to sort out the disagreement by talking to you and your neighbour separately. We might propose mediation. However if you or your neighbour are breaking your tenancy conditions, we may take legal action. This might include going to court, but we would only do this if all reasonable steps have been tried and failed.

If the disagreement is of a serious nature, we might involve colleagues from the Police on 0141 532 3500 or Glasgow City Council's Community Safety Services on 0141 276 7645. If you are experiencing any form of harassment, you should contact your Housing Officer and also contact the Police directly.

Disagreements with neighbours can sometimes be very difficult to sort out. You can help us (and yourself) by keeping a diary of what happens. It is important to have an accurate record of disturbances if the case goes to court, or if you decide to involve the Police or a solicitor.

5.3.4 Keeping pets

If you want to keep a pet, you must ask us for permission first. Our decision will depend upon the type of pet and also on the clear understanding that your pet does not cause a nuisance. We will not refuse permission without good reason.

If you keep a pet, you are responsible for its actions and any disturbance caused by it. Where it is evident that a pet is causing a nuisance, we reserve the right to withdraw any permission for you to keep it and in certain cases may take legal action against you for breaching your tenancy conditions.

5.4 Local environment

We will:

- manage our estates to a high standard;
- carry out regular estate management visits;
- work closely with all agencies that contribute towards a pleasant and comfortable environment, such as the local authority and Police; and
- take firm action against those who damage the physical environment of our homes and the immediate surroundings.

5.4.1 Backcourts, common areas and gardens, etc

In some blocks, our contractor will maintain the backcourt and common areas. However if we do not provide the service at your address then you are responsible for making sure that your backcourts and common areas are kept neat and tidy. This also includes grass, trees, shrubs and hedges within your garden. If you are unable to do your garden, you can organise a contractor or ask a friend, relative or neighbour if they can help.

5.4.2 Waste collection

Glasgow City Council is responsible for removal of all waste from your backcourt. This includes emptying blue, grey and green bins, removal of all bulk items and clearing fly tipping. If your bins have not been emptied please contact Glasgow City Council directly by telephoning 0141 287 9700, reporting through the MyGlasgow app or www.glasgow.gov.uk

5.5 Handing down your tenancy

If you die, your husband, wife, partner, family member or friend may be entitled to inherit or succeed to your tenancy, provided the house is their only or principal home at the time of your death. This is called 'succession to tenancy' and you should contact us for further information.

5.6 Transferring your tenancy

If you decide to leave the house, you may be able to pass the tenancy on to someone else who lives there. This is at the discretion of PHA so you must ask for our permission. If your marriage or relationship ends, you and your partner may have certain rights to the family home, which are set out in legislation. So before deciding to end or transfer your tenancy, you should contact us or consult a solicitor for independent advice.

5.7 Taking in a lodger

If you want to take in a lodger, you must ask for our permission first. We will give you an answer within 28 days, and may agree unless it would lead to overcrowding. You should contact us for further information if you are thinking about doing this.

5.8 Subletting your tenancy

If you are going to be away from your house for a short time, you may want to rent it out to someone else. Again you must ask us for our permission first and we will give you our decision within 28 days. We will look carefully at all the circumstances surrounding the sublet before we consider agreeing to it.

5.9 Running a business from home

Generally you must not run a business from your home. But there may be circumstances where we may consider giving permission for you want to work from home if you can do so without disturbing your neighbours. Contact your Housing Officer for further information.

5.10 Repairing and maintaining your home

5.10.1 Who is responsible for repairs?

We must make sure that wind and rain cannot get into your home. We must also maintain the installations in your home which supply gas, water, electricity and drainage.

As a Landlord we are responsible for carrying out some repairs to your home, but there are some that you must do yourself. The repairs that are a Landlord Responsibility and Tenant Responsibility are detailed within our Repairs & Maintenance Policy. You can view this on the PHA website www.partickha.org.uk

5.10.2 Reporting repairs

You can report a repair by:

- phoning us free on 0300 303 1703
- emailing us at info@partickha.org.uk
- using our website; or
- writing to us at PHA's office.

Please remember to give the following information:

- your name, address and phone number;
- a description of the repair needed, in as much detail as possible; and
- times when you are usually at home to let the contractor in.

If you have an *emergency repair outwith office hours* you can contact us by phoning 0300 303 1703. You will be directed to our contractor who will handle your call.

Examples of emergency repairs include burst pipes, no power or blocked toilets.

If you contact our out-of-hours service and request a call out which is not an emergency, you may be recharged for the full cost of the repair.

If you smell gas in your property, you should switch off the gas at the meter where an emergency control valve is located, you should contact Transco immediately on 0845 519 1523, and if required evacuate the property.

If you ask for a repair direct from private contractors, Scottish Power or Scottish Gas (except for gas leaks), you will have to pay for any work done.

5.10.3 Repairs service standards

We prioritise repairs requests based upon their urgency and have set standards for the maximum time you should have to wait for a repair that is the landlord's responsibility. Details are set out within our Repairs & Maintenance Policy, which includes our Guide To Repairs.

Sometimes our Maintenance Officer will need to visit your property first to identify what work needs done.

Emergency repairs

Emergency repairs are those needed to make safe or repair any defect that may deteriorate quickly into a health and safety issue or cause significant damage to the property if not attended to.

- Target response time: attendance within 4 hours and make safe.

Routine (non-emergency) repairs

These are repairs which are not an emergency but cannot be delayed until we carry out cyclical or planned works. Target response time: attendance within 7 working days.

Cyclical & planned works

We operate a programme of cyclical and planned works so that our properties are safe and meet modern standards. For example, each year we will carry out a gas safety inspection to your property where this is required.

You can expect all contractors or people working for or on behalf of PHA to:

- treat you courteously;
- keep appointments – if they are unable to keep an appointment, they will contact you to arrange a new appointment;
- wear identification badges;
- carry out all work in a safe manner – we will adhere to Health & Safety regulations and ensure that Personal Protective Equipment is used where necessary;
- clear away debris, dust and rubbish from works carried out;
- treat your possessions with respect – they will use suitable protection, such as dustsheets, where appropriate to protect items vulnerable to dirt, dust or other damage; and
- ensure that your home is secure.

For security reasons, you should always ask to see a contractor's identification before they come into your home. All of our contractors carry identification. If the contractor refuses to show it to you, do not allow them into your home. Report them to our office or the local police.

5.10.4 Repairs by appointment

Our contractor will probably have to get into your home to carry out your repairs. When you report a repair, our Property Services staff will ask if there are any days or times when it would not be convenient for our contractor to call.

When you report a routine repair, we will use the electronic diary that we share with our contractor to identify the first available a time slot for them to visit your home. On working days, we will offer you a morning appointment (8am – 12noon) or afternoon appointment (12.30pm – 4.30pm) Monday to Friday. It is not possible for our contractor to call outside normal working hours to attend to routine repairs.

If you have been given a repairs appointment, but it no longer suits, you should phone us as soon as possible to rearrange another time.

For emergency repairs, we will not arrange an appointment but get our contractor to attend as quickly as possible because they need to be addressed with a degree of priority. It is only possible for our contractor to call outside normal working hours in emergencies.

5.10.5 Quality control

We inspect a sample of the repairs carried out by our contractors to ensure that they are of an acceptable quality and standard. We welcome the views of tenants on the repairs service that we deliver, so you might be contacted asking for your views. That said, if you are unhappy with any completed repair please let us know as soon as possible and we will follow this up.

5.10.6 Rechargeable repairs

We expect our tenants to conduct their tenancies in a reasonable manner and not damage or allow any member of their household or visitor to their home to damage the property, either internally or externally. If you damage your property or fail to take care of it, we may charge for the costs of repair.

Rechargeable repairs occur where we need to carry out a repair where it is reasonable for us to conclude that the repair was the tenant's responsibility and necessary as a direct or indirect result of their actions.

Examples of circumstances where we will recharge tenants for the full costs associated with a repair, include:

- vandalism, negligence, destructive actions by the tenant or visitor to the property or where no action by PHA could result in serious damage to the property and / or neighbouring homes;
- wilful damage (where this is due to vandalism, it must have been reported to the Police);
- forced entry is required owing to lost keys;
- the emergency call-out system being misused; and
- no access to specifically arranged jobs, such as emergencies.

5.10.7 Right to repair

We aim to carry out all repairs within the agreed timescales. But, in a very small number of cases, this may not be achieved.

Such occasions are rare and normally outwith our control. However the law states that this should not result in inconvenience to our tenants and in the case of certain repairs, the Tenants' Right to Repair scheme is there to assist tenants.

Tenants have a right to have small urgent repairs carried out within a given timescale. If we do not complete the work on time, tenants have a right to ask another contractor approved by us to carry out the work and may also be eligible for compensation. This is called the 'Right to Repair' scheme.

A full list of qualifying repairs can be obtained by contacting our Property Services team or by visiting our website www.partickha.org.uk

5.10.8 Annual gas servicing – health & safety

If you have a gas supply we must get access to your home annually to service the system. This is a legal requirement. As a landlord we must comply with the Gas Safety (Installation and Use) Regulations 1998, to ensure that all gas systems are in a safe working order.

By law, you must allow us access to your home to complete this work. If you fail to provide access it may endanger you and your family and we may take steps to force access to your home and you may be charged for this.

For further information about annual gas servicing please contact our Property Services team or by visiting our website www.partickha.org.uk

5.10.9 Cyclical Maintenance & Planned Maintenance

We carry out Cyclical Maintenance to our properties to keep them in good condition. Examples include repainting, cleaning gutters, fixing gutters/downpipes, checking roof anchors and checking seals to windows and doors, etc.

We also carry out Planned Maintenance as part of our Asset Management Plan. Our housing stock is improved through renewal programmes when components reach the end of their serviceable lifespan. Examples include replacing kitchen units, sanitary ware in bathrooms, central heating systems, doors and windows, rendering, roofing and electrical rewiring, etc.

We will contact you when we are planning to carry out work, but if you want further information about programmed maintenance or investment plans for your area please contact our Property Services team or by visiting our website www.partickha.org.uk

5.10.10 Medical adaptations

In certain circumstances we can adapt a property to help meet the needs of tenants with particular need and allow them to sustain their tenancy. We work with the Council in assessing these cases and priority is given to those tenants in the greatest need of assistance. Adaptations can include handrails, walk in showers, ramps, etc. Please contact us for further information if you would like to find out more.

5.10.11 Property alterations & improvements

If a tenant wants to alter or improve their home, PHA will not refuse permission unreasonably. But you must apply for permission from us before instructing any works. We will review your application and may visit your home to discuss your plans.

PHA will not give permission to anyone wishing to fit laminate or tiled flooring in flats located above the ground floor.

If we give your application landlord's consent, we will write to you, including details of any conditions that apply. If we do not approve your application, we will write to you explaining our reasons.

You must not proceed with any alterations to your property until you have received permission. Also, any work carried out by a tenant must be checked by us on completion. You may be charged for any damage caused to the property.

Some tenants who carry out certain works during the course of their tenancy may have the right to receive compensation at the end of their tenancy. But decorating the inside of your home does not qualify for compensation. Compensation is not payable for works that have not had prior approval from PHA.

Any tenant wishing to claim compensation for previously authorised improvements must put their claim in writing to us no later than 21 days after the tenancy has ended. We will inspect works to check that they are of an acceptable quality and standard. If such works have actually damaged the property, tenants may be recharged for the cost of any repairs.

For further information about alterations and improvements and the Right to Compensation for Improvements, please contact our Property Services team or by visiting our website www.partickha.org.uk

5.11 Moving house and ending your tenancy

5.11.1 Transfers

You can view our Housing Allocation Policy on the PHA website www.partickha.org.uk

If you want to transfer to another PHA tenancy, your current house must be in a good standard of repair and decoration. Also you must not be in breach of your tenancy agreement, so for example your rent account should be up to date.

Our staff can offer general advice on your housing options so that you can make informed and realistic decisions on choosing house types and areas that best meet your requirements. In this way we can hopefully avoid making unsuitable offers. They can also help you complete your transfer application form. But they cannot predict how long it might take to be rehoused as the turnover of empty houses is very limited in Partick and outwith our control.

5.11.2 House exchange

You can apply to swap homes with another PHA tenant, or with a tenant of another housing association, or social landlord. This is called a 'mutual exchange'.

You will have to ask our permission before you swap. But we may agree, as long as:

- you have been the tenant of your home for at least a year;
- the respective properties are the right size and type for the people who want to live in them;
- neither tenant owes rent or other housing payments;

- you have looked after your kitchen units, bathroom suite and other fittings properly;
- you have kept your garden tidy, and
- you have decorated your house to a reasonable standard.

5.11.3 Ending your tenancy

If you want to end your tenancy, you must write to us and give at least 28 days' notice beforehand. We will continue to charge rent until your tenancy ends and all keys must be handed in.

5.11.4 Abandoned tenancies

If you move out of your home without telling us, we may end your tenancy and take back the property. We can do this after we have served you with a legal notice, but would take reasonable steps first to find out where you have moved to.

If we take legal action, this could include taking your wages directly from your employer to recover any money you owe us. You should note that landlords take up references on prospective tenants, so it is likely that we would be able to trace your whereabouts and recover outstanding rent or other sums due to us.

6. Useful information

6.1 Be prepared for the unexpected ... get insured

What would you do if your home was flooded and your household possessions were damaged? How would you have them repaired or replaced?

It's important that tenants and factored homeowners have adequate contents insurance in place for such an eventuality. Your household contents are your responsibility, not the responsibility of the housing association. If you're a factored homeowner you should also have adequate building insurance.

Insuring your home is not a luxury ... it's a necessity. It will give you peace of mind that if the worst happens, assistance would be at hand to help sort out any damage.

There are lots of insurance companies you can choose from ... you have probably seen adverts on the television, in newspapers or on-line. Basic household insurance cover is probably not as expensive as you might think and peace of mind is priceless.

6.2 Keeping safe and secure

It is important that you take every possible step to protect your property and belongings. Follow these simple steps and ensure that you remain safe, secure and crime-free:

- lock all doors even when you are at home;
- lock all windows when you are out, particularly those that are vulnerable, even if only for a short time;
- consider fitting an intruder alarm – and use it;
- secure any rear access to your home – this is the area most likely to be attacked;
- do not leave valuable items unattended;
- look after property belonging to others – it may be you next time; and
- if you see anything suspicious report it immediately to the Police, or contact Crimestoppers on 0800 555 111.

6.3 Cold Weather Precautions – be prepared

There are some precautions you can take in the event of cold weather, but despite insulation, in very cold spells pipes can freeze and burst.

- Keep your home as warm as you can – warmth offers the best protection against frozen pipes. In severe weather, or if severe weather is forecast, you should leave your heating on day and night at your usual temperature setting, especially if you are going to be away from home for any length of time.
- If your neighbours do not have a key for your home, make sure they have contact details for someone who does in case of an emergency. Or ask a friend or relative to visit your home every day if you are away. This will mean that if you do suffer a burst pipe, it will be detected as soon as possible and any damage caused will be minimised. Alternatively, if you are going to be away for a longer period you should turn off your water supply and drain the system – contact our Property Services team on 0141 357 3773 for more information.
- Keep furniture away from radiators and other heat sources so they do not block heat from circulating freely. Thick, lined curtains are very effective in slowing down heat loss.
- Be a good neighbour. When cold weather hits, keep an eye out for your neighbours, especially the frail, elderly and disabled.

6.4 Making the most of your money – Energy Advice

Some tenants have told us about how they struggle with fuel bills and managing fuel debt.

PHA is working with G-Heat to look at ways that we can work together to help our tenants with fuel bills and make homes easier to heat.

G-Heat is a home energy advice team who visit you at home and provide free, impartial advice and information on all aspects of energy use which can help you save money. The service ranges from general advice such as getting the best deals and tariffs, help you to understand fuel bills and meters, act on your behalf when dealing with suppliers and energy saving measures.

If you think that you're paying too much for your energy use, they can advise on cheaper deals for electricity and gas and help you to switch providers and payment methods.

If you have arrears they can help you to agree payment plans with your energy supplier and ensure that you are paying debt back at a reasonable rate. More importantly they can also show you how to monitor energy use efficiently to avoid accumulating fuel debt.

You can contact G-Heat on 0800 092 9002 or via their website www.g-heat.org.uk

6.5 Making the most of your money – Credit Unions

A credit union is a financial co-operative which provides savings, loans and a range of services to its members. It is owned and controlled by the members – the people who use their services. So the emphasis is always on providing the best service to members – not maximising profits.

Credit unions come in all shapes and sizes. Whether you're looking for a credit union with online and phone banking, a local branch or service point you can walk into, there's a good chance you'll find the credit union you're looking for to meet your needs. You can find out more at www.findyourcreditunion.co.uk

Credit unions offer a wide range of financial products and services to suit consumers from all walks of life. All credit unions offer savings accounts and loans. Many offer a wide choice of additional products such as junior savings accounts, Christmas savings accounts, prepaid debit cards, insurance products, cash ISAs and in some cases even mortgages.

Some credit unions will run one or more branches or service points to offer a face-to-face cash service. Others will exclusively offer an online or phone banking service. Some credit unions have developed an app for mobile devices and make instant loan decisions, while others prefer to interview all prospective borrowers.

Whatever kind of credit union you'd prefer, there's a good chance you'll find the one you're looking for.

There are many great reasons to join a credit union.

- Credit unions help you save regularly, borrow responsibly and keep on top of your finances.
- Credit unions make it easy to save – even a small amount saved each week will soon mount up.
- As co-operatives, credit unions share their profits with their members. This often means savers will receive a dividend on their savings every year
- Credit unions offer affordable loans, which can range from shorter term loans of a few hundred pounds to much larger loans for holidays, buying a car, home improvements or even a mortgage.
- Credit unions are often able to offer credit to people whose circumstances might mean they struggle to get a loan from other lenders.
- Credit unions offer very competitive rates on loans of all sizes. For smaller sum loans, interest on credit union loans is always much lower than that charged by doorstep lenders and payday lenders.
- All money saved in a credit union is protected by the Financial Services Compensation Scheme up to the value of £85,000 per person – exactly the same level of protection as savings in a bank or building society.

6.6 Pest control

Unfortunately tenants can sometimes experience infestations or vermin. It's the tenant's responsibility to deal with this, not the Association, although we might be able to help fill holes or sealing any gaps to prevent vermin accessing your home.

Common pests found in Partick can include:

- Mice and rats: if you find either in your home, contact Glasgow City Council on 0141 287 1059 and they will attend and treat the problem free of charge. They will inform us if any follow up work is required to fill holes when their work is complete.
- Moths, ants and beetles: if you find these you are responsible for dealing with this and suitable treatment products are widely available from DIY, Hardware and Pound shops.

Information on the best way to tackle any of these pests is widely available on line and both the Council's website has useful information www.glasgow.gov.uk
All kitchen cupboards and work surfaces should be kept clean, and all foodstuffs should be stored in sealed containers.

For successful treatment of moths, a high level of hygiene must be maintained throughout your home:

- move large items of furniture and appliances and clean and disinfect behind them;
- vacuum daily and make sure that the bag/cylinder is emptied regularly;
- clothes and bedding etc should be laundered regularly and rarely used items should be stored in sealed or zipped bags.

If you take all of these simple measures, you can quickly tackle problems before they become bigger and more expensive, requiring professional help.

7. Useful contact numbers

Partick Housing Association (PHA)	0141 357 3773
PHA Freephone Repairs	0300 303 1703
Scottish Gas	0843 658 0433
Transco (gas leaks)	0845 519 1523
Scottish Power	0800 027 0072
Scottish Water	0871 989 1293
Glasgow City Council (general enquiries)	0141 287 2000
Glasgow City Council (waste collection)	0141 287 9700
Glasgow City Council (pest control services)	0141 287 1059
Glasgow City Council (community safety services)	0141 276 7645
Police (Partick Police Station)	0141 532 3500
Crimestoppers	0800 555 111
G-Heat (energy advice)	0800 092 9002