



# Your Tenancy Handbook

**Waverley Housing is committed to equality and diversity and as such will make this handbook available in other languages (as required) and other formats to cater for the visually impaired.**

Waverley Housing zobowiązuje się do równości i różnorodności i jako taki będzie ten podręcznik dostępny w innych językach (w razie potrzeby) i innych formatów, aby zaspokoić dla osób niedowidzących **(Polish)**

韦弗利房屋致力于在平等和多样性，因此将在其他语言中本手册提供（如需要）等格式，以满足视障人士。**(Chinese)**

Уэверли дома стремится к равенству и разнообразию и как таких сделает это руководство на других языках (в случае необходимости) и другие форматы, чтобы удовлетворить для слабовидящих. **(Russian)**

Waverley Housing Habitação está comprometida com a igualdade e diversidade e, como tal, vai fazer este manual disponível em outros idiomas (quando necessário) e outros formatos para atender os deficientes visuais. **(Portuguese)**

Waverley Housing Korpusas yra įsipareigojusi lygybės ir įvairovės ir tokie bus , kad šis vadovas kitomis kalbomis (kaip reikalaujama ) ir kitus formatus , siekiant patenkinti silpnaregiams. **(Lithuanian)**

Waverley Housing Mājokļu ir apņēmusies vienlīdzību un dažādību, un kā tāds dos šī rokasgrāmata ir pieejama citās valodās (pēc vajadzības) un citos formātos , lai rūpētos parredzes **(Latvian)**

# Get in Touch

<b>Phone</b>	01450 364200
<b>Email</b>	<a href="mailto:info@waverley-housing.co.uk">info@waverley-housing.co.uk</a>
<b>Head office</b>	51 North Bridge Street Hawick TD9 9PX
<b>Facebook</b>	<a href="http://www.facebook.com/WaverleyHousing">www.facebook.com/WaverleyHousing</a>
<b>Twitter</b>	<a href="https://twitter.com/Waverleyhousing">@Waverleyhousing</a>
<b>Website</b>	<a href="http://www.waverley-housing.co.uk">www.waverley-housing.co.uk</a>
<b>Opening hours</b>	Monday – Thursday 8:45 am - 5pm Friday's 8:45 am - 3:30 pm

## **Free-phone Repairs Hotline - 0800 104 105**

(Calls are free from landlines only)

## **Out of hours emergency repairs on 07721 889618**

Please note that this number is for emergency repairs only and you will be charged for all call-outs which are found not to be classed as an emergency.

# Welcome to Waverley Housing

The aim of Waverley Housing is to provide good quality housing at affordable rents. We aim to provide housing that is suited to the needs of the community, and to give tenants an important say in the service they receive.

We want to make your home and its environment as pleasant a place to stay, as possible, and are committed to delivering our services to you in an efficient, friendly and helpful way.

With your tenancy you don't just get a home; you also get rights and responsibilities. We hope to explain these to you, in jargon free 'plain English'. We will also make the handbook available in other languages on request and it is also available on our website [www.waverley-housing.co.uk](http://www.waverley-housing.co.uk)

The handbook is set out in sections to make it easier to refer to specific issues. It tells you what you are entitled to and what is expected of you by your landlord, Waverley Housing. If you need any more information, or are unsure of any matter, please contact us. We have also included a section at the end of this handbook to let you know where you can get further help or advice from other organisations.

**Gregor Booth**

Operations Director

# About Waverley Housing

Waverley Housing is a Registered Social Landlord (RSL). This means that Waverley Housing is registered by the Scottish Government through their agency Scottish Housing Regulator, which is the regulatory body for all Registered Social Landlords in Scotland. Waverley Housing is established as a private company limited by guarantee without share capital and is also registered with the Office of the Scottish Charity Regulator.

The company's current structure came about as the result of merger, in July 2001, of two companies, Waverley Housing Trust Limited and Waverley Housing Management Limited. The history of these companies dates back to 1989.

Waverley Housing operates throughout the central Scottish Borders and has over 1,500 general needs properties. As your landlord, we are responsible for the day-to-day management of your home; we also provide Welfare Benefit Advice to our current tenants and a Tenancy Support Service.

The Articles of Association, which are the documents setting out the constitution of the company and the rules under which it must operate require the company to ensure a skill set, across the Board of Directors, that is fit-for-purpose to take forward the Charitable Purposes of the Company. A condition of this is to take steps to ensure, so far as possible, the opportunity exists for tenants to put themselves forward for appointment or election as Directors. All of the policies and major decisions affecting your home are made by the Board of Waverley Housing.

We are committed to involving our tenants in all aspects of the work of the organisation. We recognise the importance of tenant involvement in the management, development and improvement of services. Our Community Engagement Strategy sets out how tenants can get involved in all aspects of our work.

The Scottish Social Housing Charter was introduced in the Housing (Scotland) Act 2010 and revised in April 2017. The Charter sets the standards and outcomes that all social landlords must aim to achieve for their tenants and other service users. It contains 16 outcomes although Waverley Housing is not required to report on 2 outcomes i.e. one which relates to homeless people and one which relates to gypsies and travellers.

The Charter provides useful information for tenants and service users on how Waverley Housing has been performing since the Charter was introduced and in comparison with other social landlords. An Annual Report on the Charter is issued at all tenants each October.

### **The Charter sets out:**

- What standards of service and results you should expect from Waverley Housing
- That we should focus on services and results which matter to you

### **The Charter covers:**

- Participation
- Access to Social Housing
- Value for Money
- Housing Quality
- Repairs and Maintenance
- Neighbourhood and Communities
- Rents and Service Charges
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# Section 1

## Service Standards



# Customer Care

Waverley Housing is committed to providing an efficient and caring service and we train all staff to enable them to deliver a top-quality service to tenants and other customers.

We aim to meet our customers' needs and we will consult with you regularly to ensure we know what your needs are.

## What you can expect from us

### When you contact us by phone or email we will:

- Aim to answer your calls within 5 rings
- Provide answering facilities for you to leave a message for a call back if we do not meet this time
- Aim to respond to all out-of-hours messages within 2 hours of opening times on our next working day
- Acknowledge email enquiries received within 24 hours of opening
- Provide accurate information in response to all enquiries
- Make appointments for you with members of staff at a mutually agreed time
- Follow up and deal with your enquiry if it cannot be answered first time

- Maintain all information systems in accordance with General Data Protection Regulations
- Be polite and friendly at all times.

### **When you write to us, we will:**

- Respond within 5 working days
- Reply in plain English
- Respond in different languages or format at your request.

### **When a member of staff or contractor visits your home, for whatever reason:**

- You will be treated with respect and courtesy
- All information given will be treated as confidential
- We offer appointments at times to suit you, and any follow up actions will be arranged within a reasonable time-frame
- Our staff will always wear an identification badge and where appropriate wear Waverley Housing clothing
- We leave a card if you are out when we visit to let you know you can re-arrange your appointment.

# Complaints

As part of our commitment to deliver high-quality customer services, we value complaints and use this information to improve our service. If something is wrong or you are dissatisfied with our service, please let us know.

You can make a complaint in person, by phone, email or in writing. If you feel unable or reluctant to make a complaint yourself, we will accept complaints from your representative, providing we have your signed consent for them to act on your behalf.

We have a two stage Complaints Handling Procedure; however, we will always try to deal with your complaint quickly. If it is obvious that your complaint requires a more detailed investigation, we will let you know and keep you updated on progress.

For further information on our Complaints Handling Procedure please refer to our Complaints leaflet or contact us on **01450 364200** or on our website [www.waverley-housing.co.uk](http://www.waverley-housing.co.uk)

If you are not happy with the outcome of your complaint you may refer the matter on to the:

**Scottish Public Services Ombudsman**  
**Bridgeside House**  
**99 McDonald Road**  
**Edinburgh**  
**EH7 4NS**

**SPSO Freepost** (this is all you need to write on the envelope, and you do not need to use a stamp)

**Tel: 0800 377 7330**

**Online contact** [www.spsso.org.uk/contact-us](http://www.spsso.org.uk/contact-us)  
**Web:** [www.spsso.org.uk](http://www.spsso.org.uk)

## **Reporting a Significant Performance Failure**

A significant performance failure is when a Registered Social Landlord fails to do something they should have or takes action that puts tenants interests at risk. It will normally relate to the landlords failure to meet their legal requirements or responsibilities to a tenant and it will affect many or all of the landlords tenants.

A complaint between an individual tenant and a landlord is not a significant performance failure.

If you think we have committed a significant performance failure you should report it to us first to give us a chance to fix the problem. If we do not deal with the failure or agree to do something but fail to do so you can report us to the Scottish Housing Regulator. You can contact them by going to [www.scottishhousingregulator.gov.uk](http://www.scottishhousingregulator.gov.uk) or phoning 0141 271 3810.

## Communication

Waverley Housing recognises the importance of communicating with our tenants efficiently. We will provide you with information about our services and any other issues that could affect your tenancy. We will do this by:

- Giving you a welcome pack containing all the pertinent information you will require regarding your tenancy when you sign up to your new home
- You will receive an annual report on our performance, giving full information about the Scottish Social Housing Charter, and how we are performing against this
- Policies will be put on our website  
All documents referred to in this handbook are available in the Library on the Home Page and we will provide hard copies upon request and in different languages or format if required
- You can follow us on Twitter: [@WaverleyHousing](https://twitter.com/WaverleyHousing) or like us on Facebook [www.facebook.com/WaverleyHousing](https://www.facebook.com/WaverleyHousing)

# Section 2

## Your Tenancy



Your tenancy agreement, called the Scottish Secure Tenancy (SST), or Scottish Short Secure Tenancy (SSST), is a legal contract between you and Waverley Housing. It contains the rights and responsibilities you have (as the tenant) and Waverley Housing has as your landlord.

## Waverley Housing's Responsibilities

- To maintain its properties to a high standard, making sure they are, wind and watertight, habitable and in all other respects fit for human habitation
- To ensure repairs are carried out within set time-scales
- To look after common areas so that residents have a pleasant environment to live in
- To involve residents wherever possible in decisions which affect their homes or areas that they live in
- To monitor and report our performance against the outcomes contained in the Scottish Social Housing Charter
- We are committed to the prevention of domestic abuse. Domestic abuse impacts on individuals, children, families and communities and is a significant cause of homelessness. Through effective multi agency working, shared awareness, training and a joined up response by agencies the overall aim of prevention of domestic abuse is a key objective of Waverley Housing.



- We also have the right to enter your house to carry out repairs and inspections. We will always ask you when we can enter your home before we visit you, but in the case of an emergency or where we are legally required to carry out certain inspections or works we have the right to force entry if necessary.

## Tenants' Responsibilities

- You have the right to occupy your home as long as you (and anyone living with or visiting you) comply with the terms of your tenancy agreement
- You must occupy your property as your only, or principal, home
- You pay your rent, including service charges if applicable on time, or make an arrangement if you fall behind with your payments
- You report repairs promptly
- You will not let out your home unless you get written permission from us
- You keep your property, gardens and communal areas clean and tidy
- You control pets and prevent them from fouling the common areas
- You put all rubbish in the bins provided and return them to their proper place once emptied

- You avoid disturbing neighbours by engaging in any form of anti-social behaviour
- You let us know if you are going away for more than four consecutive weeks
- You give us at least 28 days' notice when terminating your tenancy
- You treat staff and neighbours with respect and not act in an antisocial or threatening manner
- You will allow access to your property for any repairs, checks or planned maintenance work
- Request permission from Waverley Housing for any alterations or improvements you want to make to the property or within the curtilage of the property.

If you break any of your responsibilities, you will be in breach of your tenancy agreement and you could lose your home.

## Moving In

When you receive the keys to your new home we will ask you to:

- Make arrangements as to how you will pay your rent
- Become aware of who your gas and electricity suppliers are and take responsibility for the power supply
- Transfer your TV licence or buy one
- Put your spare keys in a safe place. If you lose them it is your responsibility to arrange and pay for a lock change. We do not keep spare keys for our properties. If you ask us to change the locks for you, you will be recharged the cost
- Ensure you arrange your own home contents insurance
- Please complete and return to us the Fittings Checklist which you will be given when you sign up for your tenancy.

We will ensure that the house has had any necessary repairs carried out and make sure that the gas and electricity fixtures and fittings have been checked and are safe to use. If there are outstanding repairs required, you will be informed of them and suitable arrangements will be made with you to have these works carried out.

We will visit you within the first six weeks of your tenancy to see how you are getting on and to answer any questions you may have. You can request a visit from your Housing Officer at any time and we would encourage you to do so at an early stage if you have problems with your tenancy.

Please note that Waverley Housing do not give permission to tenants living in flatted accommodation (unless on the ground floor) to lay laminate flooring. Please contact us if you are considering undertaking any alterations or improvements to your home or garden.

## Being a Good Neighbour

Getting along with your neighbours is one of the most important factors that determine whether you're going to be happy in your home.

Your Tenancy Agreement places a number of obligations on you to ensure that you do not behave in a way that disrupts the peace and quiet of your neighbours or the area that you live in.

Problems with neighbours can range from behaviour causing distress or alarm to clash of lifestyles. The common term for this is Antisocial Behaviour. If you are experiencing this, you must inform us immediately and we will try to solve the problem.

We have a robust Antisocial Behaviour Policy which sets out how we can help you deal with it. We work with agencies such as the Antisocial Behaviour Unit (ASBU) at Scottish Borders Council and we will investigate any incidents to ensure appropriate action is taken.

Remember, any criminal behaviour or activity must be reported to the police on 101.

## Smoking Ban

In 2006 legislation came into force in Scotland making it a criminal offence for employers to allow smoking in workplaces that are under their control. This legislation is designed to protect workers from the known health effects of passive smoking. Waverley Housing has a duty of care both to our staff and contractors who work on our behalf.

It is an essential part of our working day to visit tenants at home; Waverley Housing requests your cooperation to protect our staff and contractors from the effects of passive smoking.

Tenants and members of their household are required not to smoke in their home for at least one hour prior to any staff or contractor visits. Where tenants or members of their household refuse to cooperate our staff and contractors are permitted to refuse to enter the tenants home and will report the matter to their line manager. Waverley Housing thank you in advance for your cooperation.

# Communal Areas

## Estate Management

We inspect all common areas on our estates regularly to ensure safety and that their appearance is maintained to appropriate standards. We carry out Formal Estate Inspections accompanied by tenants, Board Members and Locally Elected Members. If you would like to take part in one of these inspections, please contact your Housing Officer, or watch out for an invitation through the post inviting you to one in your area.

If you are concerned about the condition of any of the common areas for which we have responsibility, please contact us.

## Bins and Recycling

When you sign up for your tenancy, we will tell you when your bins will be collected. You must however make your own arrangements to have any bulky items removed. You must not dump these as this is considered as “fly-tipping” and is an offence as well as a breach of your Tenancy Agreement.

## Stair Cleaning

We provide a stair cleaning service in some areas and this is paid for by residents who receive the service. Not everyone receives this service and if you don't then you must take your turn to clean the communal stair.

## Stairwell

It is vitally important that you keep the communal area tidy, not just for you but your neighbours too. Fires within common areas are a regular occurrence and can happen at any time. To prevent this, we ask you to dispose of any unwanted items in the appropriate manner. If you have any bulky or large items, please contact Scottish Borders Council and arrange an uplift. These should be taken outside your flat on the day of collection and not before. Failure to make the proper arrangements to dispose of your items will result in Waverley Housing carrying out the work and you will be recharged. Please do not leave rubbish, bikes, old furniture, etc in common stairwells as these can be a fire risk or a trip hazard. People have lost their lives or been injured by not following these simple fire safety measures – let us ensure this does not happen where you live.

## Gardens

If you have a garden, then you are responsible for maintaining it. If you don't maintain it, Waverley Housing may carry work out on your behalf, but you will be charged for this. You cannot have bonfires in gardens. Waverley Housing provides a grass cutting service to common areas where we provide a Factoring service.

## Fencing

All requests to erect fencing must be made in writing and permission must be granted before purchasing or erecting a fence. In certain circumstances planning permission for fencing may also be required.

## Vandalism

Incidents of vandalism are rare, but they do happen. If you witness someone vandalising a property, please call the police. If we find out that a Waverley Housing tenant (or a visitor to their property) caused the vandalism, we may take action against them. If you find damage caused by vandalism, please report it to us immediately. You should also report this to the Police and obtain an incident number.

## Running a Business from your home

Your home is in a residential area and is let to you as living accommodation, so you must not run a business from it unless you have our permission in writing. You should request permission from our Housing Services Manager.

## Parking

You must not park in any 'no parking' areas and must follow the rules of any scheme in your area. This also applies to members of your family or any visitors to your home.

Parking is on a first come first served basis, unless specified.

You must not park in a way that blocks access for other residents, emergency vehicles or services or on pavements and verges. You are not permitted to park in allocated disabled bays unless you have a Registered Blue Badge.



Tenants are not permitted to repair or maintain vehicles for commercial purposes or allow vehicles to cause a nuisance to others on any roads, parking areas or courtyards.

Parking of vehicles within the boundary of your property must be on a driveway which must be to a specified standard and have our written permission. Under no circumstances should vehicles be parked on designated garden ground.

## **Pests and Vermin**

Pests and vermin such as mice, rats, wasps, beetles and fleas are the most common household pests and it is important you know what to do if this affects your home.

### **In Your home**

If you are experiencing pests in your home and do not want to treat the problem yourself, you can contact Environmental Health at Scottish Borders Council 0300 100 1800. Please note that there may be a charge for any work they carry out.

### **In Communal Area**

If you notice pests in common areas, such as bin stores please contact Waverley Housing. We will investigate and carry out any works required.

## Pets

Tenants may, subject to certain conditions, keep a domestic pet but before doing so must obtain our written permission. The maximum number of pets allowed in a property shall be limited to two unless our written permission has been granted to allow more than two. Pet owners should take care to ensure that their pets do not cause nuisance or annoyance to neighbours or cause damage to any property. Pet owners are responsible for ensuring their pets do not foul the house or any common areas. Please refer to the keeping pets policy, all documents referred to in this handbook are available in the Library/Policies and Procedures on the Home Page.

## Mutual Exchanges

Mutual exchanges are encouraged where they will improve the housing circumstances of both parties. Local Authority tenants and tenants of other Registered Social Landlords can normally exchange their homes with tenants of Waverley Housing. Waverley Housing tenants wishing to exchange must seek our written approval.

Similarly, tenants of other landlords must seek written approval from their landlord. A mutual exchange will not be permitted without the express written agreement of all the landlords concerned.

Please note that safety inspection checks must be carried out as part of the Mutual Exchange process and tenants are liable for the costs; your Housing Officer will be able to advise you as to how much it will cost or you can contact us via [info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk).

Waverley Housing reserves the right to refuse an exchange where it considers that the exchange will result in overcrowding or under occupancy or that the house is in an unsuitable condition regardless of any mutual agreements between tenants.

Waverley Housing will refuse such consent only if it has reasonable grounds to do so, which grounds are in accordance with Section 33(3) of the Housing (Scotland) Act 2001.

Please refer to the Mutual Exchange policy, all documents referred to in this handbook are available in the Library/ Policies and Procedures on the Home Page.

## Ending Your Tenancy

If you wish to end your tenancy you must give us at least 28 days' notice in writing. Although it is possible to delay your leaving date, you can only leave sooner if we agree in writing or you have paid the rent for the 28 day period. Please note that this is not equivalent to four weeks, the date you notify us of your intention to terminate is counted as day 1. For example, if you give your termination notice on 1st of the month, your tenancy will terminate on 28th of the month (28 actual days). Your rent will be due up to and including the 28th day and your keys will be due back to us by 9:30 am on the 29th day. For further information regarding this please speak to your Housing Officer.

On the date you give notice the following procedure is carried out:

- Complete termination form and give forwarding address
- Tenant, joint tenant and any other qualifying occupier aged 16 or over (if applicable) must sign termination form
- We will confirm your date of termination and an appointment will be made with a Property Services Officer to visit your home and identify and discuss any repairs/decoration issues. We will advise you of any works identified as tenants' responsibility, which need to be carried out by you before termination. At this visit we will take a note of your utilities supplier(s)
- When you leave your property, you must remove all furniture and personal belongings; we will make a final inspection visit and you will be recharged for any works, including cleaning and clearing your property, which you have failed to do
- You must hand your keys into the office no later than 9:30 am on the next working day following termination, including door entry fobs if applicable or you will be charged a further day's rent
- You must make sure your rent account is cleared and that any other costs due from you e.g. recharges, are cleared or that you have made an arrangement to pay any outstanding charges due.

## Domestic Abuse

In September 2019 Waverley Housing signed up to the Chartered Institute of Housing's Make a Stand pledge, and this is part of our commitment to take action to support tenants or members of their households who are victims of domestic abuse.

### What is Domestic Abuse?

Domestic abuse is a pattern of controlling, coercive, threatening, degrading and/or violent behaviour, including sexual violence, by a partner or ex-partner, financial abuse, harassment, stalking and abuse via phone or social media. This list is by no means exhaustive but an example of what can be considered as Domestic Abuse. Often when people think of domestic abuse they think of physical violence, but domestic abuse is very often so much more than that. For many women who live with domestic abuse there will be no scars, bruises or broken bones, but for some it can take their life. No one kind of abuse is more serious than any other.

Domestic abuse can happen to anyone, both women and men, and in all types of relationships – heterosexual, lesbian, gay, bisexual and transgender.

### How We Can Help

If you're experiencing domestic abuse, it's really important to talk to someone about it. We're here to help you so you don't have to face it alone. If you feel unsafe in your home, we will listen to you and do everything we

can to better your situation and keep you safe, and with your permission make referrals to specialist support agencies such as:

- Domestic Abuse Advocacy Support Service (DAAS)  
01835 825024
- Borders Women's Aid Refuge 01835 863514
- Scottish Borders Rape Crisis 0800 054 2445  
01896 661070
- Shakti Women's Aid 0131 475 2399
- Children's 1st – Domestic Abuse Service 01750 22892

We will assist you to remain in your home where it is safe to do so and can undertake a range of measures to help you feel safer in your home such as working with other agencies and we can fit external lighting, additional door locks and security chains etc.

If you need to speak to us, you can call us on 01450 364200 and ask for your Housing Officer or our Tenant Support Worker.

If you need help when our office is closed, phone the Domestic Abuse Helpline on 0808 2000 247.

For male specific help call Abused Men in Scotland on 0808 800 0024 (Monday -Friday - 9am-4pm).

# Section 3

## Your Rent Account



## Rent Payments

Your rent is due weekly in advance. You may select to pay your rent for a different period i.e. fortnightly or monthly but no matter how you chose to pay it, you should always pay in advance. Any outstanding balance is treated as rent arrears.

### What your Rent Pays for:

Waverley Housing sets rents according to our Rent and Service Charge Setting Policy. Our rents are set according to two main criteria i.e. property type either house or flat and number of bedrooms in the property. Generally a higher rent applies to houses compared to flats and rents increase in relation to increases in the number of bedrooms in the property.

In setting rents we take into account a number of factors including:

- **Affordability**- our rents continue to be affordable to households on low or moderate incomes.
- **Viability** – our rents are set at a level that allows us to meet our costs including loan repayments, staffing costs, maintenance costs, voids and bad debts and provisions for future expenditure and contingencies.
- **Comparability** – our rents are benchmarked against those charged by other social landlords offering similar types of property.



## Service Charges

Service charges are added to rents where tenants receive services such as:

- Stair cleaning
- Garden maintenance

The charges you pay are what it costs us to provide them – we do not make any profit from providing such services.

## Rent Review

Each year we set our rents in accordance with our Rent and Service Charge Setting Policy. We consult with tenants about any proposed changes and these must be approved by our Board; we will write to you one month before the increase is due. Increases are implemented each year in April.

## Council Tax

Tenants are responsible for paying their own council tax and should contact Scottish Borders Council on 0300 100 1800 if further information is required.

## How to Pay Your Rent

There are several ways to pay your rent. You can choose the one that suits you best.

- Direct Debit – through your bank payable every Friday (weekly) or on the 1st of every month (monthly). This is similar to a Standing Order, but you don't need to contact your bank every time there is a change to your rent – we do it for you. If you want to set up a Direct Debit or switch your Standing Order, then call us and we will assist you
- Standing Order – through your bank payable at regular (weekly, fortnightly or monthly) intervals on whatever day/date is suitable for you. Remember to change your standing order when your rent changes.
- Internet/Telephone banking
  - Account holder: Waverley Housing
  - Sort Code: 83-23-01
  - Account No: 00271371
- Pay by Telephone – Dial 01450 364200, to pay by credit or debit card
- Pay using Allpay.

You can pay your rent for no charge in any Post Office, shop or garage which displays the Paypoint, E-pay, Payzone or Allpay logo using an Allpay card. Any payments you make are applied to your rent account within 1-2 working days (it will take longer if you make payments at the weekend). and you will be given a receipt to confirm payment. You can also download the Allpay App onto your mobile phone to make payments

Please quote your tenancy reference with any payment.

## How to Get Help With Your Rent

Tenants on low income or who are in receipt of other benefits may be entitled to Housing Benefit (HB) or Universal Credit (UC). If you are unsure whether you qualify for this, or if you should be claiming HB or UC, you can contact our Welfare Benefits Advisor or your Housing Officer for advice and assistance on 01450 364200, or you can contact Scottish Borders Council on 0300 100 1800 or via their website [www.scotborders.gov.uk](http://www.scotborders.gov.uk)

## What Should I Do if I Cannot Pay My Rent?

You should contact Waverley Housing immediately and ask to speak to your Housing Officer; we understand that from time to time some people are faced with difficulties. The sooner you tell us the easier it will be to sort out.

We can give you advice and agree an affordable repayment arrangement with you to repay the arrears by instalments.

Paying rent is not a matter of choice; if you miss payments and do not contact the office we will take legal action to recover the amount owed. As a last resort we will evict you from your home and will ask the court to award legal costs against you.

It is vital that you contact us immediately if you are having difficulty paying your rent.

# Welfare Benefits Advice and Assistance

Waverley Housing employs a Welfare Benefits Advisor who can:

- Provide general advice and information on a wide range of benefits including Universal Credit and Housing Benefit
- Provide more detailed advice and information on specific benefits and on your claims
- Carry out confidential benefit checks to identify the benefits you should be receiving
- Assist you to complete claims forms
- Monitor claims
- Liaise, mediate and negotiate with external agencies on your behalf
- Assist with financial education on budgeting your money
- Sign post you to other specialist agencies.

To make an appointment to discuss any of the above please get in touch with us by phone, email or via our website. Our contact details are listed on the back page of this Handbook.

# Section 4

## Repairs & Maintenance



## Who is Responsible for What?

Whilst the majority of repairs are Waverley Housing's responsibility, there are some that are yours. This table gives examples to where responsibility lies.

Repair Type	Waverley Housing	Tenant	Comments
Replacing glass in windows	✓	✓	Depending on how breakage has been caused
Replacing lost keys and new lock		✓	Tenants are issued with 3 sets of keys when they sign up for a tenancy. If these are lost the tenant must pay for a locksmith/joiner to change the locks.
Maintenance of heating appliances	✓		Unless installed by tenant
Chimneys, chimney stacks and flues	✓		Unless damage is caused by a wood burning stove installed by the tenant.
Maintenance of common areas including decorating stairs	✓		
Internal decoration		✓	

Repair Type	Waverley Housing	Tenant	Comments
Sink plugs and chains		✓	
Plugs and plug fuses		✓	
Light bulbs, fluorescent trips and starters		✓	
Shower unit, tray and curtain rail	✓		Unless fitted by tenant
Shower Curtain		✓	
Door bells, door chains, etc		✓	
Internal letter plate or flap		✓	
Replacement keys and door entry fobs		✓	
Insect infestations including wasp nests		✓	
Vermin		✓	

Repair Type	Waverley Housing	Tenant	Comments
Floor coverings including carpet, vinyl and laminate flooring		✓	
Washing machine and dishwasher valves, inlet pipes and wastes etc		✓	
Clearing blocked waste pipes	✓		Excluding blockages caused by the tenant's negligence i.e. caused by waste food, chip fat, tea leaves etc.
Damage caused through neglect, misuse or pets whether by your own family or by visitors		✓	
Cleaning of common stairwells		✓	Unless a stair cleaning service is provided in your block of flats.
Roof	✓		
Pathways, steps or other means of access	✓		Excluding garden paths/ steps
Garages Within Garden		✓	Tenant responsibility unless brick built and connected to house and let with house



Repair Type	Waverley Housing	Tenant	Comments
Making good damage caused by acts of vandalism or criminal behaviour	 Providing that a report has been made to the Police within 24 hours of the damage coming to your attention	 Where such damage has been caused by the tenant or members of the tenants household the tenant will be recharged	
Toilet Seat			
TV Aerial's			Unless communal aerial
Wardrobe rails			
Garden paths			Unless laid by tenant
Clothes ropes, rotary dryer			

As a tenant you are responsible for taking reasonable care of the property including internal decoration and making reasonable efforts to heat and ventilate the property.

This list is by no means exhaustive and for further information or to answer any queries you may have please contact us on 0800 104 105 or speak to our repairs staff.

## Repair Response Times

Response times for repairs are split into three categories of works determining status and response time:

- Emergency Repairs are repairs which are the landlord's responsibility and if left unattended would constitute a danger to life or limb or result in immediate serious damage to the fabric of the property. They will be attended to within 4 hours of notification to initially remove the source of hazard and make safe
- Urgent Repairs are those repairs that if left unattended for a lengthy period would unacceptably infringe or interfere with the normal occupancy and use of the property and would cause an adverse effect on the fabric of the building
- Routine Repairs are those repairs that can reasonably wait a period of time to be addressed without causing significant inconvenience to the tenant.

Response times have been set for completion of work under each of these headings as set out in the following table.

Repair Category	Example	Response times
Emergency	<ul style="list-style-type: none"> <li>• Danger to health</li> <li>• Risk to safety</li> <li>• Serious damage to property or building</li> </ul>	4 Hours
Urgent	<ul style="list-style-type: none"> <li>• Repairs less urgent but which seriously affect the comfort or convenience of the tenant</li> </ul>	3 Working Days
All Routine Repairs	<ul style="list-style-type: none"> <li>• Repairs which will not seriously interfere with the comfort and convenience of the tenant</li> </ul>	10 Working Days
Right to Repair 1	<p>The 'Right to Repair' was introduced in 1994 and amended by the Housing (Scotland) Act 2001. It allows a tenant to contact an approved alternative contractor if the one chosen by Waverley Housing fails to carry out a qualifying repair within the timescales. For further information please refer to the 'Right to Repair' leaflet issued with your sign-up pack.</p>	1 Working Day as defined by statute
Right to Repair 3		3 Working Days as defined by statute
Right to Repair 7		7 Working Days as defined by statute

## How to Report a Repair

You can report a repair by:

- Telephone on Free-phone **0800 104 105**
- Email **[info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk)**
- Website **[www.waverley-housing.co.uk](http://www.waverley-housing.co.uk)**
- In person at our office

We want to get things right first time, the more information you can give us about the problem, the better the chance of getting the repair done quickly. What we need is:

- Your name and address
- Nature of the problem
- Access details
- Does it only affect you or does it impact on your neighbours or common areas?

Damage resulting from delay in notifying us may be recharged to the tenant.

## What Happens Once a Repair is Reported?

We will receive your report and advise you what category your repair falls into. We will then tell you how long it will take to complete and make arrangements for access.

## What Happens After a Repair is Completed?

Once your repair has been completed, it is important for us to ensure that the work has been carried out correctly and up to standard. We will ask you to complete a satisfaction survey. We may contact you to carry out a post inspection and find out how satisfied you are with the work.

**Right to Repair** are specific qualifying repairs which are defined in the Scottish Secure Tenants (Right to Repair) Regulations 2002; there is a separate leaflet referring to this within your welcome pack.

## Out of Hours Emergency Repairs Service

If you wish to report an emergency repair out-with office hours 8:45am – 5 pm Monday – Thursday and 8:45am – 3:45 pm Friday, please call our emergency repair number directly on 07721 889618.

## Planned Maintenance

Planned maintenance involves the renewal of items such as kitchens, bathrooms, external doors, windows etc. when they reach the end of their useful life.

We will notify you in advance of any works that we plan to carry out in your home. We will ask you to participate in deciding how the job will be done i.e. choice of kitchen units, worktops, bathrooms etc.

## Tenant Alterations

If you want to make alterations to your home, you must first seek written permission from us. Please note that we may insist that the property is reinstated to its original condition when your tenancy ends.

You must ask us for permission if you would like to do any of the following, please note this is not an exhaustive list and you should check with us before any alterations are commenced.

- Erect a shed, greenhouse, porch or fence or make any other alterations to your garden
- Remove a hedge or tree in your garden
- Put up a satellite dish
- Make any alterations to your home
- Install a driveway within the property boundary
- Install any fittings or fixtures such as new kitchens, bathrooms, doors or carry out any alterations or improvements withing the home or garden.

To request permission for an alteration, please complete an application form 'Permission to alter your Home or Garden' form. All documents referred to in this handbook are available in the Library on the Home Page.

## Tenant Improvements

Tenants, may at their own cost, carry out improvements to their homes but can only carry out works for which prior permission, in writing, has been granted by Waverley Housing.

Where such improvements are carried out tenants may have the right to be compensated for some types of improvements when they terminate their tenancies.

More information can be found in our Tenants Right to Compensation Policy. All documents referred to in this handbook are available in the Library on the Home Page

## Medical Adaptations

Waverley Housing is committed to the principle of enabling tenants to stay in their own home as long as possible. One of the main ways of doing this is to carry out adaptations to help a person whose medical and mobility needs have changed since they moved in.

If you require your home to be adapted in some way (e.g. handrails, level access shower), you should contact Scottish Borders Council Social Care and Health on 0300 100 1800 who will make an appointment with you for an Occupational Therapist to visit you to carry out an assessment. This service is for anyone, of any age, whose independence and mobility are limited because of a physical disability, frailty or ill-health.

## Gas Servicing

Gas servicing is necessary to ensure that boilers and fires in your home are safe to use. Faulty appliances can prove fatal as they produce dangerous levels of carbon monoxide.

Waverley Housing is required by law to carry out an annual gas servicing inspection within 12 months of the previous inspection and it is vital that you allow us access to your home to enable us to carry out this work. We will send you an appointment and if it is not a suitable date or time, please contact the office to re-arrange.

Failure to do so will result in Waverley Housing having no choice but to force access to carry out these works and you will be re-charged for lock changes and trades time.

## Burst Pipes

To avoid burst pipes:

Keep your heating on in cold weather. If you are going on holiday or away for a few days leave it on at a low temperature but high enough to prevent your pipes from freezing.

If you are going away for a longer period, then turn the mains off at the stopcock and drain your system by turning on all taps until no water runs out.



## Insurance

Waverley Housing has insured the structure of your home against damage to the fixtures, fittings and fabric. It is your responsibility to ensure that you are covered for the unexpected by insuring the contents of your home, either through an insurance company of your choice, or by using the Scottish Federation of Housing Associations Diamond Insurance Service which is a specialist scheme for Housing Association tenants and offers competitive rates. You can get more information on the Diamond Insurance Service by emailing [diamond@sfha.co.uk](mailto:diamond@sfha.co.uk) or contact us on 01450 364200 or email: [info@Waverley-housing.co.uk](mailto:info@Waverley-housing.co.uk).

## Condensation

Condensation in your home is caused by warm, vapour laden air meeting a cold surface such as windows, mirrors, walls, cisterns and tiling etc. When the air cools, it can't retain the moisture, and some of it condenses into small droplets of water on these cold surfaces. You can see this happening on the bathroom mirror when the room is steamed up with hot water from a running bath or shower.

Modern features such as double glazing and loft insulation are important to keep our homes warm, but they can also cause problems associated with poor air circulation. Where there is inadequate ventilation, condensation and stale air can result.

With the relatively high cost of heating, we don't want to keep our windows open particularly when it's cold outside. So we need to minimise the problem as much as possible.

## Steps to Minimise Condensation

1. When cooking, cover pans and avoid leaving kettles on the boil.
2. When washing clothes, wherever possible, it is better to dry your clothes outside. If this is not possible, put them in the bathroom, with the door closed and the bathroom fan on (if fitted), and leave the window open. If you have a tumble dryer, run the vent pipe outside (unless it is a self-condensing type). You can adjust the vent pipe to run outside, with a simple DIY kit.
3. It is important to make sure your home is properly ventilated. There will always be some moisture present in the home and you should have some form of ventilation available, often by air bricks (which must never be covered over).
4. When using the bathroom or kitchen, keep the door closed whenever possible. This will help to contain the moist or stale air in that room.
5. Where furniture such as cupboards are against the wall, try to keep a small distance between the back of the cupboard and the wall, particularly if the wall is generally cold, and some form of ventilation in any cupboard is a good idea, to keep the air circulating.

6. Whilst it is a good idea to draught proof your home, it is important to remember not to block airways that will prevent air circulating
  - Don't block fixed ventilators such as air bricks or chimneys completely
  - Don't draught proof rooms where there is a problem with condensation or mould
  - Don't draught proof kitchens and bathrooms.
7. As we have already mentioned, it is cold air that causes the problems associated with condensation. Wherever possible, particularly in cold weather, you should try to keep your home warm with some form of background heating, even if you are not in the home. This applies in particular to bedrooms and especially in flats and bungalows.

## Don't Block Your Toilet

The waste water drain which runs from your house to the public sewer is usually about 4 inches wide, which is less than the diameter of a DVD.

Flushing things like wipes, nappies or cotton buds down the toilet can cause drains to block, flooding you and your neighbours.

It's easy - in the bathroom just follow our Three P's rule and only flush pee, poo and toilet paper.

Everything else should go in the bin, not down your toilet - never flush the items below:

- all wipes (baby, personal cleansing, toilet and household cleaning) - even if the pack says 'flushable'
- sanitary items (sanitary towels, tampons, liners, applicators and backing strips)
- cotton wool, cotton buds, disposable nappies and nappy liners
- condoms, incontinence pads, colostomy bags, used bandages and contact lenses

If we are called out to a blocked wc that you have caused unnecessarily by flushing inappropriate items down the wc, you will be recharged the cost incurred.

# Section 5

## Customer Participation



## Keeping You Involved

Engaging with our customers and the communities we serve is at the heart of our business. Customer involvement is about tenants, and other customers, taking part in the decision-making processes and influencing decisions about our housing policies, conditions and housing related services.

We offer a variety of ways that tenants and customers can get involved.

### Local Resident Groups

We work with local groups who meet to discuss housing, community and housing-related issues. Visit the Tenant Zone on our website to see a current list of groups or contact our Housing Services Manager.

If you would like to set up a resident's group in your area, we are happy to help you. Please speak to your Housing Officer or contact us via [info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk).

### Board of Directors

Waverley Housing will ensure, so far as possible, the opportunity exists for our tenants to put themselves forward for appointment or election as Directors/Members of our Board. If you are a tenant/joint tenant and have an interest in being involved in the running of Waverley Housing, please contact us on 01450 364200 for more information.

## Tenant Opinion Panel

Our Tenant Opinion Panel is perfect for customers who want to be involved and put forward ideas and views but can't always attend meetings. By joining the Tenant Opinion Panel, we will contact you when we need to gather your views on any changes we are proposing to relevant policies or improvements we think are required to improve our services. We will consult you via email/post or face to face in your home if you prefer.

## Customer Review Panel

This panel is made up of tenants who meet to scrutinise the services we provide with the aim of helping us identify improvements which can be made. Projects covered by the panel previously have included development of this handbook, a review of our website content and the format of customer facing documents e.g. our Annual Return on the Charter and various policies affecting tenants.

## Scrutiny Projects

Scrutiny projects are assessments carried out by our tenants to evaluate the services we deliver and then make independent recommendations to our Board of Directors. Projects covered previously include a review of our Re-Let Standard, tenant communication and mystery shopping covering Customer Services.

## Surveys

We carry out regular short surveys across the range of services we offer. You can complete them online, in our office, or on a paper copy.

We want to hear from you.

If you are interested in getting involved or having a say in any of these projects, please contact your Housing Officer, or contact us via [info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk), or by telephone. If you have other ideas about how you want to get involved, please let us know! We are committed to keeping you involved.



# Section 6

## Managing Information about you and your property



## Change in Circumstances

The Housing (Scotland) Act 2014 introduced important changes to who can be eligible to take over your tenancy. It is important to let us know if someone moves in or out of your home, or if you want to transfer your tenancy.

Please note that if you do not do this, then if you wish to assign your tenancy, sublet your home or have a member of the household succeed to your tenancy in the future this might not be possible if you have not informed us of who is living in your home.

## Transferring Your Tenancy

You can do this by assignation or succession. Assignation is when you transfer the tenancy to another member of the household; they must prove that your home is and has been their main and sole residence for the past 12 months, this also applies to carers and/or other family members.

Succession is when a tenancy is inherited by a member of the household if the current tenant dies.

Please check with your Housing Officer to see if you are eligible for assignation or succession. All documents referred to in this handbook are available in the Library on the Home Page

## Joint Tenancy

A joint tenancy gives equal rights to both people and makes them both responsible for the tenancy.

If one person chose to leave the property, but the other chose to remain, the remaining tenant will become the sole tenant. Please contact your Housing Officer before either person moves out.

## When we ask you for personal information we promise:

- To make sure you know why we need it
- To only ask for what we need and not to collect too much irrelevant information
- To protect it and make sure nobody has access to it who shouldn't
- That all information provided by you remains confidential and we will only share your information as outlined in our Fair Processing Statement

For instance, we will give your details to other organisations without your permission if any court action is being taken against you, for example, for rent arrears or antisocial behaviour – All documents referred to in this handbook are available in the Library on the Home Page

- To make sure we don't keep it longer than necessary.

## In return we ask you to:

- Give us accurate information
- Tell us as soon as possible if there are any changes to your household i.e. birth of a child, someone leaving/joining the tenancy etc.

This helps us to keep any information we have accurate and reliable.

If you require more details as to what information we hold about you, please contact us for further information.

## Freedom of Information

Waverley Housing is designated as a Scottish Public Authority under the Freedom of Information (Scotland) Act 2002 (FOISA). This Act gives everyone a right of access to information we hold, including environmental information under the Environmental Information (Scotland) Regulations 2004 (EIRS).

The aim of this legislation is to increase openness and transparency by allowing access to the information we hold, including how our decisions are taken and how we deliver our services.

We are legally obliged to:

- Publish the classes of information that we routinely make available
- Advise how to access that information and
- Advise whether information is provided free of charge or on receipt of payment.

Please see our Guide to Information [Guide to Information](#) which identifies information routinely available and check out our website [www.waverley-housing.co.uk/request-form](http://www.waverley-housing.co.uk/request-form) on how to make a request for other information, including environmental.

## Data Protection

Waverley Housing is registered with the Information Commissioner's Office (ICO) as a Data Controller under the General Data Protection Regulations (GDPR) 2018. We collect and use personal information we hold, to provide services to you.

Personal information and data held by us will be:

- Obtained and processed fairly, lawfully and in a transparent manner
- Collected only for a specific reason, and we will only ask for the information which is needed for processing purposes
- Accurate and kept up to date
- Retained for no longer than is necessary
- Protected and only accessed by authorised staff.

All documents referred to in this handbook are available in the Library on the Home Page.

To help us to keep the information we hold about you accurate, we ask you to:

- Ensure the information you provide is accurate
- Advise us as soon as possible of any changes to the information we hold, e.g. changes to your household i.e. anyone leaving or joining your household, change of name due to marriage and so on
- Advise us of any changes to your contact details.

# Section 7

## Other Useful Contacts



## Useful Contacts

Organisation	Contact Details	Telephone Number
All Routine Repairs	<a href="http://www.waverley-housing.co.uk/report-repair/">www.waverley-housing.co.uk/report-repair/</a>	0800 104 105
Borders General Hospital	Borders General Hospital Melrose Roxburghshire TD6 9BS	01896 826000
Childline	<a href="http://www.childline.org.uk">www.childline.org.uk</a>	0800 1111
Citizens Advice	<a href="http://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>	01450 374266 01896 753889 01573 223516
Crimestoppers	<a href="http://www.crimestoppers-uk.org">www.crimestoppers-uk.org</a>	0800 555 111
Domestic Violence (national)	<a href="http://www.ncdv.org.uk">www.ncdv.org.uk</a>	0800 970 2070
Domestic Abuse Advisory Service	Safer Communities Team, Scottish Borders Council, Council Headquarters, Newtown St Boswells, TD6 0SA	01835 825024
Abused Men in Scotland	<a href="http://www.abusedmenin-scotland.org/">www.abusedmenin-scotland.org/</a>	0808 800 0024



## Useful Contacts

Organisation	Contact Details	Telephone Number
Job Centre Plus	<a href="http://www.gov.uk/contact-jobcentre-plus">www.gov.uk/contact-jobcentre-plus</a>	
National Debtline	<a href="http://www.nationaldebtline.org/">www.nationaldebtline.org/</a>	0808 808 4000
NHS 24	<a href="http://www.nhs24.scot">www.nhs24.scot</a>	111
Pension Credit Helpline	<a href="http://www.gov.uk/contact-pension-service">www.gov.uk/contact-pension-service</a>	0800 731 7898
Samaritans	<a href="http://www.samaritans.org">www.samaritans.org</a>	116 123
Scottish Public Services Ombudsman	<a href="http://www.spso.org.uk">www.spso.org.uk</a>	0800 377 7330
StepChange Debt charity (free confidential debt advice)	<a href="http://www.stepchange.org">www.stepchange.org</a>	0800 138 1111
Victim Support Scotland	<a href="http://www.victimsupport.scot/">www.victimsupport.scot/</a>	0800 160 1985



**t:** 01450 364200

**f:** 01450 379966

**e.** [info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk)

[www.waverley-housing.co.uk](http://www.waverley-housing.co.uk)



**@Waverley Housing**

Scottish Charity No. SC026231  
Companies House Registration No. 115066  
Property Factors Reg No. PF000271