

Tenants' Handbook

Information for Melville Housing Association tenants

www.melville.org.uk





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About us

Melville Housing is a charity that supports local communities by providing and developing high quality affordable homes and housing-related services.

We were formed in October 1995 by a group of Midlothian tenants and staff from the Dalkeith office of Scottish Homes. We are registered with, and regulated by, the Scottish Housing Regulator. We are committed to meeting local housing needs and own and manage more than 2000 properties mainly in Midlothian but also in South Lanarkshire, North Lanarkshire, East Lothian, Edinburgh and the Scottish Borders.

We have an ongoing new home development programme and have participated in the Scottish Government's Mortgage to Rent scheme, helping owners who are in danger of losing their homes.

We are governed by a voluntary Board with a maximum of 15 members including tenants and business people from all walks of life. The day to day running of Melville is delegated to a highly professional team of staff.

We are proud of our staff and the quality of the services we provide and have been recognised as a living wage and disability confident employer. We have also achieved Scottish National Standards for Information and Advice Providers accreditation.





Contact details

Melville Housing Association The Corn Exchange 200 High Street Dalkeith EH22 1AZ

Telephone Number: 0131 654 2733 Web: www.melville.org.uk Email: info@melville.org.uk

You can also find us on Facebook

Rent and other payments (allpay): 0844 557 8321

Out of hours emergency numbers

Gas escape (SGN): 0800 111 999

If you experience a power cut, simply call 105 for free. 105 is the new nationwide number that will put you through to the company that manages the cables, wires and substations in your local area.

All repairs

For all repairs, 24 hours a day, 365 days a year, please phone 0131 654 2733. If you phone when the office is closed you should select the service you need from the list of available options and you will be transferred to the relevant service provider.

Our Services

We provide a wide range of services in person, online or over the phone. If you want to contact us by phone, use the list below to find out which option to choose.

- Option 1 To report a repair
- Option 2 To speak to a member of our Property
 Services team
- Option 3 To pay your rent
- Option 4 To discuss your rent account or to speak to a housing officer or welfare benefits
 - adviser
- Option 5 To speak to a customer adviser

Office hours Monday to Wednesday 9am to 5pm Thursday 10am to 5pm Friday 9am to 5pm

New online services now available Many of our services are also available through the tenant zone section of our website giving you online access to:

- Check recent payments and charges to your rent account
- 2. Your rent account balance
- 3. The planned maintenance scheduled for your home during the current financial year

Visit www.melville.org.uk to find out more, including how to register.

Your local council

Your local council is responsible for delivering many of your day-to-day services including:

- Emptying bins
- Recycling your waste
- Special uplifts
- Pest control
- Council Tax
- Street lighting
- Housing Benefit

You can contact your local council by phoning:

Midlothian Council	0131 270 7500
East Lothian Council	01620 827 827
Edinburgh City Council	0131 200 2323
North Lanarkshire Council	01698 403 200
South Lanarkshire Council	01698 454 444
Scottish Borders Council	0300 100 1800





Getting Involved

If you would like to get involved in the work of Melville and have your say on things like our services and policies, you can join our group of tenant representatives. Contact Dan Hughes on 0131 561 6466 for more information.

Becoming a member of Melville

Becoming a member of Melville Housing is not the same as becoming a tenant of Melville. Anyone over the age of 16 can become a member whether or not they are a tenant. Joining is easy. You can either:

- Phone to ask for the short application form
- Email us (info@melville.org.uk)
- Pick up the form from our office in Dalkeith, or
- Download the form from our website (www.melville.org.uk)

The cost is just £1 for lifetime membership and allows you to stand for election to Melville's Board and vote at general meetings.

The Board makes key decisions on how we are run. It is made up of a maximum of 15 unpaid volunteers from a variety of backgrounds and meets regularly throughout the year. Our Annual General Meeting is held each September.

We are delighted to get applications from anyone; however we are keen to make sure that our members represent the whole community. We particularly welcome disabled applicants or those with indirect experience of disability and members of ethnic minority groups.

Keeping you informed

We issue Voice, our tenant newsletter, three times a year. If you have any thoughts on Voice, or stories you'd like us to cover, please contact us.

Your contact details

Please let us know if your contact details change so that we can get in touch when necessary.

MELVILLE STAFF AND CONTRACTORS ARE HERE TO HELP YOU, SO PLEASE TREAT OUR OFFICERS AND WORKERS WITH COURTESY AND RESPECT.

Safety First

All our staff and contractors carry identification. You should always check who you let into your home. Do not let strangers into your house. If you are unsure about the identity of a caller who claims to be working for us, please phone us to make sure.





Your Tenancy

You have a Scottish Secure Tenancy with us. Your Tenancy Agreement sets out your rights and responsibilities as a tenant and ours as your landlord.

Your Tenancy Agreement includes important information about things like:

- Rent
- Service charges
- Use of your property
- Succession
- Sub-Letting and taking in lodgers
- Joint tenancies
- Ending your tenancy

You will have been given a copy of your Tenancy Agreement when signing up. Please make sure you keep it in a safe place.

Please also let us know if there are any changes to your household (such as if anyone moves in or out). You can also contact us if you want to know anything about your tenancy.

Moving into your new home

You must move in to your new home at the start of your tenancy and start paying rent as soon as you sign up. If you don't you could lose your home.

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

- If you have been receiving Universal Credit or Housing Benefit at your previous address, you must inform the Department of Work and Pensions (DWP) or the Housing Benefit Office that you are moving. Benefit money will only be paid for your new home from the day you move in
- Contact electricity, gas, telephone and other utility companies to confirm when you want them to provide services to your new home
- Tell the Council Tax office that you are moving
- If you claim other benefits, tell the DWP that you are moving
- Arrange for your mail to be redirected to your new address
- Arrange insurance for the contents of your home

If you already rent a house you must tell your landlord that you are moving. You may have to pay rent for two homes if your tenancies overlap.



Your gas and electricity supply

We have switched off the gas to your property and carried out a visual check.

We have not switched off the electricity but have carried out a full safety check.

You must make it a priority to follow the steps below before you move in:

- Contact gas and electricity suppliers to create accounts in your name. Make sure you give a meter reading so that you are not held responsible for any debts left by the former tenant
- Arrange to switch on the gas

Once you've moved in you can then pick your own gas and electricity suppliers.

Arrange to switch on the gas

Only after you have sorted your bills and debts can you arrange to get your heating switched back on. Phone our gas contractor on 0131 654 2733 during office hours (9am-5pm) to arrange a suitable day and time to switch on your heating. They will respond within 24 hours and work will only be carried out during office hours. This does not include weekends.

OUR CONTRACTORS ARE THE ONLY ONES WHO CAN SWITCH ON YOUR HEATING. YOUR SUPPLIER WILL NOT BE ABLE TO DO THIS.

If you don't know how to operate the heating system, please contact us and we can arrange for our gas contractor to show you.

Keys

You have been given two sets of keys for your property. If you need extra copies you will need to get them cut yourself.

We can hold a spare set of keys securely for you in our office. This means that if you lose your keys you can come to us to let you in, rather than facing a significant bill from a lock smith. It would also save you money should we ever need to force entry to your property, to carry out a gas service or alarm test for instance.

If you live in a Melville flat you will have been given two key fobs for the door entry system. You must return both fobs at the end of your tenancy. We charge for each lost fob but you can buy replacements from our office.

Ventilation

There is a British Standard Specification requirement that all gas heating systems must have an adequate air supply. Your home has a vent which will be found either in the window, on an outside wall, on the floor or on a wall to a pipe which vents into the roof space.

FOR YOUR OWN SAFETY, THIS VENTILATOR MUST NOT BE SEALED OR RESTRICTED IN ANY WAY.



Gas meter box keys and repairs

If you do not have a key for your gas meter box, contact your supplier who will provide one free of charge. If the gas meter box has been damaged, please phone your supplier or contact us to arrange a repair.

Gas meters, like most things, can wear out over time so for every Melville household we're happy to replace one free of charge. However if you need a second replacement within five years then, in order to protect our planned maintenance budget, we will have to bill you for the additional meter.

For more information or help with any of this please contact Property Services.

Gardens

If you have a garden you must:

- Keep it tidy and free of rubbish
- Make sure that shrubs and hedges do not become a nuisance to neighbours
- Cut back trees when they need it

To help you look after your garden we can lend you a strimmer or electric lawnmower from our office, free of charge, but on payment of a refundable deposit of £5 (£10 for the lawnmower).

We are responsible for maintaining door steps, boundary walls and any paths that lead to your front and back door, but not any general paths outside your garden.

We are not responsible for driveways or any other paths. Your local council is responsible for the general maintenance of open plan areas.





Keeping pets

Pets are allowed in Melville properties as long as they are not banned by the Dangerous Dogs Act 1991 or any other law. Pets must be kept under control and should not cause a nuisance. According to the terms of your tenancy agreement we can ask you to remove any pet that is a nuisance.



Parking and garages

You must not park vehicles on pavements, footpaths, verges or open areas nor should open spaces be used to clean or maintain motor vehicles. If you wish to lay a driveway you must get our permission first in writing.

We have garage plots for rent. Please contact Property Services for more information.

Communal areas

All residents of flats are jointly responsible for looking after communal areas, but tenants that stay in the bottom flat are also responsible for maintaining the front garden.

Please note that trampolines are not allowed in communal areas.

If your block of flats has a door entry system please use it correctly and make sure that doors are not wedged open. If there is a problem with the door entry system you should contact Property Services.

To ensure the safety of everyone, you must:

- keep landings and stairs clear of any obstruction
- never leave or store any of your belongings outside your flat
- never leave fuel or bottled gas in any internal area or on the balcony
- not allow anything to be thrown or dropped from balconies
- show consideration and respect for neighbours. Noise can travel easily between floors and walls, therefore we recommend that you do not lay laminate flooring if you live in a flat

Bins and recycling

Your local council, not Melville, is responsible for all bins and recycling. They supply your wheelie bins and provide a regular waste collection service. Please make sure you put your bin out on the correct day and bring it back in once emptied.

Your local council also provides recycling boxes and kerbside collection.

If you have bulky items to get rid of that won't fit in your bin then you can arrange a special uplift from your council. There may be a charge for this.

If you live in a flat it is your responsibility to move your bin to the kerbside on the day of collection and to put it back once emptied.





Managing Your Money

If you've been offered a Melville home but haven't lived on your own before you may be surprised at all the costs involved.

Remember that costs change all the time (they usually increase) so you should consider all costs included here as estimates only. You do need to make sure that you can afford them before you accept any offer of a home from Melville.

Rent

Paying your rent has to be your top priority. Rent is due on the 1st of every month and must be paid in advance.

Failure to pay your rent may put your tenancy at risk.

Rent money covers all the services we provide and paying your rent on time is very important. There are a range of easy ways to pay:

- By direct debit or standing order
- By phone on 0844 557 8321 (calls are charged at 7p a minute plus your standard call charge)
- At any shop displaying the Paypoint logo
- In person at our office in Dalkeith
- Online at www.melville.org.uk
- By text message
- By using the allpay app

We review rents at the start of every year and will always consult tenants on any proposed changes. The final decision on rent levels is made by our Board, which includes tenants. Any changes to rents are made on 1 April.

Having difficulty paying your rent?

If you do not pay your rent, the money owed is called rent arrears. Rent arrears are 'priority debts', which means the consequences of not dealing with them are serious, including the risk of eviction from your home.

If you can't pay your rent please tell us as soon as possible. There are a number of ways we can help. Your housing officer will discuss these options with you or refer you to one of our advice services.

Please remember that all tenants pay rent including those who receive Universal Credit or Housing Benefit.

If you get help with your housing costs you must tell your local council or the DWP of any changes in your circumstances immediately. You must make sure that you complete any forms or supply information requested. If you don't then you may lose money.



Council tax

All households must pay council tax. Councils use this money to pay for the services they provide or which they contribute to such as schools or collecting rubbish. Your council tax also includes a charge for providing mains water to your home.

Remember that if you don't pay your council tax then the council could deduct money from any benefits you receive, or take legal action to recover the debt.

Melville Housing properties are usually in either council tax band A or band B. Typical charges (which include water and waste) are:

Band						
	A*	B*	-			
Yearly	£1,192.16	£1,390.85	-			
Monthly (paying over 12 months)	£99.35	£115.90	-			
Weekly (paying over 52 weeks)	£22.93	£26.75	-			

^{*2019/20} Midlothian Council charges

Contact your local council to find out more as charges will vary from area to area.

If you live in the property on your own you will be entitled to a 25% council tax discount. Others may also be entitled to a discount, such as students or those with a severe mental impairment. These discounts are not automatic. You must apply to your local council for them.

If you are offered a Melville property, before you take on the tenancy we can help you work out whether you may be entitled to a reduction in your council tax. This will depend on your circumstances.

Gas and electricity

You will need to heat and light your home, cook and operate electrical appliances. Paying by Direct Debit and having the same supplier for your gas and electricity (dual fuel) generally saves you money on your bills. Please note that most but not all Melville properties have a gas supply.

Typical gas and electricity prices:

	Gas		Electricity	
	Per year	Per week	Per year	Per week
1 or 2 bedroom flat	£500	£10	£350	£7
2 bedroom house	£620	£12	£420	£8
3 or 4 bedroom house	£860	£17	£500	£10



The amount you spend on gas and electricity depends on the tariff, type of heating, and amount of time spent in the house. Free advice is available from Changeworks by phoning 0800 512012 or by visiting www.changeworks.org.uk. You can also get help from Citrus Energy by phoning 0800 221 8089.

You should compare energy prices regularly (approximately every six months) to get the best price. You can do this via price comparison websites such as:

- www.energyangels.co.uk
- www.uSwitch.com
- www.energyhelpline.com

TV. cable/satellite

If you have a TV in your home you must buy a TV licence. If you don't you could be hit with a large fine.

A TV licence currently costs £154.50, but you can spread the cost by making regular monthly payments.

From age 75 you get a free TV licence. Concessions are also available if you are blind or have severe problems with your vision. When you move home your TV licence does not automatically move with you, you need to tell TV Licensing your new address. You can do this by filling in a short form online at www.tvlicensing.co.uk/details or by calling 0844 800 6790.

In addition, now that the old analogue signal has been switched off, you will need either a digital television or a digital receiver connected to your television, to allow you to watch.

Standard Freeview boxes are available to buy for a one-off cost of approximately £20.

If you want to have a wider range of TV channels then you will need to consider the cost of cable or satellite TV. Packages start from about £7 per month rising to £50 or more if you want sport and films. Cable and satellite companies charge varying amounts, so check with individual suppliers for details. You will need our permission to install a satellite dish, particularly if you live in a flat. Contact us to find out more.

Phones and broadband

It is approximately £14 per month plus the cost of your calls for a BT landline. There is also usually a one-off installation or connection fee of around £120.

Other suppliers' line rental and call costs will vary so check with the individual supplier for details. If you have a mobile phone, don't forget to budget for contract, call charges or top-up costs.

If you have a computer and want to have broadband installed you should allow at least £10 a month depending on speed/package. You can save money by using the same provider for phone, broadband and pay TV.



Food and other household expenses

For food and other household expenses you should allow on average:

£35 - £40 per adult per week

£30 - £35 per child per week

If any member of your household has a medical condition or needs a special diet you might need to allow more.

School meals

If your children have school meals you will need to budget for this. School meals for a primary school child cost approximately £2 per day or £10 per week. For a secondary school child it can be £3 per day or £15 per week.

Free school meals are available to children whose parents receive income-based welfare benefits or certain levels of child tax credits.

For further details on school meal costs contact your local council.

Travel

Owning and running a car is an expensive business. You need to take into account:

- Fuel
- Road tax
- Car insurance
- MOT, service and repair costs

Public transport is a cheaper alternative if you can afford to be without a car. Remember to check how close your new home is to bus routes.

Decorating

Decorating is your responsibility but we may give you help with this in the form of a paint pack. New tenants (but not those in new build properties) can choose from a range of 20 colours and have them dropped off to their new home. Clean, used paint tins can also be collected, free of charge.

To help you to remove wallpaper easily and to help protect the wall we can lend you a wallpaper stripper free of charge. You can pick the equipment up at our office after paying a refundable deposit of £5.

Decorating new build homes

Plaster and timber can take up to a year to dry out, which can result in shrinkage and cracks appearing in the plaster or woodwork. You should not wallpaper your new build home during this period. After this initial 12 month period you can decorate.



Additional first home costs

If this is the first time you have thought about setting up your own home there are extra costs you will need to consider in addition to the running costs we've outlined so far.

You will need to think about what furniture and household items you need. As a starting point this would normally include:

Furniture	Household goods	Other items
Beds	Cooker	Carpets/flooring
Sofa	Fridge/freezer	Curtains/blinds
Kitchen table	Washing machine	
Chairs		

All of these items can cost a lot of money if bought new, however there are cheaper alternatives such as:

- Affordable furniture from community projects such as MARC (based in Dalkeith)
- Internet sites such as www.gumtree.com
- Charity shops

If you receive income-based benefits or Universal Credit you may be able to claim help for one-off costs such as furnishing a new home through the Social Fund. You can get more information about these grants and loans from your local Jobcentre







Advice and Support

Melville's Welfare Benefits Advice service can give you help on a range of state welfare benefits and is free and confidential for Melville tenants.

1. Welfare Benefits Advice

The accredited Welfare Benefits Advice service offers:

- Information and advice on a range of welfare benefits
- Help understanding forms and letters about your benefits
- Help completing benefit applications
- Help writing letters about benefits



2. Money Advice and Tenancy Support

Melville's Money Advice and Tenancy Support services are provided by the Community Help and Advice Initiative (CHAI). CHAI provides free, high quality support and advice to Melville tenants.

Money Advice can help:

- Work out how much debt you have
- Negotiate with your creditors on your behalf
- Draw up a budget
- Give on-going help and support

Tenancy Support can help you live comfortably in your home, helping with:

- Finding furniture
- Exploring work and training
- Reporting repairs
- Accessing other services

For more information please visit www.chaiedinburgh.org.uk.

3. Carers

VOCAL (Voice of Carers Across Lothian) works in partnership with other local carers organisations. VOCAL supports carers in all family or relationship settings.

Services include information, advice and emotional support, training, advocacy, counselling and group work.

VOCAL is open Monday - Friday, 9am - 5pm (late opening until 8pm on Tuesday and Wednesday)

For support email midlothian@vocal.org.uk or call 0131 663 6869.

If you are outside Edinburgh and the Lothians, please contact your local carers centre.



4. Energy Advice

Changeworks can be contacted for free advice on 0131 555 4010 and can help tenants to:

- Reduce energy costs
- Deal more effectively with suppliers, secure the best tariffs, payment methods, discounts and additional supplier services, and resolve incorrect bills
- Improve energy efficiency at home with useful help and advice, including how to get the most from heating systems and controls

5. Citrus Energy

Citrus Energy can help by offering free assistance to find the best energy deals available and help you switch to the most cost-effective provider.

Citrus Energy can be contacted on 0800 221 8089.

6. Foodbanks

Foodbanks provide emergency food and support to people in crisis.

7. DWP Benefits, including Universal Credit

Please contact your local Jobcentre Plus or visit www.gov.uk. General advice is also available from our Welfare Benefit Advisers who can be contacted on 0131 654 2733 (option 4).

8. Local Authority Benefits

For Housing Benefit, Council Tax Reduction and Scottish Welfare Fund, please contact your local council.

For more information on any of the above, please contact Housing Services on 0131 654 2733 (option 4).









Getting on With Neighbours

Everyone has the right to enjoy their home and the area in which they live peacefully.

If you treat your neighbours with respect and only behave towards them as you would like them to behave towards you, we can all have successful and supportive communities.

Getting on with neighbours

To be a good neighbour:

- Warn neighbours before carrying out noisy activities and only do noisy housework or DIY at reasonable times of the day
- Keep TV volume, music etc at a reasonable level at all times
- If you have laminate or wooden floors, try to limit the noise for those living around you. We recommend you use underlay before putting down laminate flooring
- When you return home late at night be as quiet as possible
- Put your household rubbish in the correct bin and make sure that the area around the bins is kept tidy
- Park your vehicle sensibly
- Be a responsible pet owner
- Make sure that you and your children think about how their playing habits might affect those around them
- If you live in a flat, do not store items in shared areas and keep them clear, clean and tidy

Anti social behaviour and neighbour disputes

Unfortunately problems or disputes can sometimes occur between neighbours. Often these are best tackled when they first occur. Your neighbour may not even know a problem exists so a few polite words explaining the problem to them at an early stage may be all that is needed.

If this doesn't improve matters, or you feel unable to talk to your neighbour, we may be able to help. If you are having problems or you have serious concerns you can get in touch with your housing officer in person, in writing, or over the phone.

Our housing staff will deal with your complaint in strict confidence. We expect to resolve most complaints within three weeks and will keep you informed of progress. We will:

- Record the details
- Discuss with you the possible outcome of your case
- Visit your neighbour to talk to them about the complaint and discuss the situation
- · Consider what action is needed
- Advise you and your neighbour, in writing, of the action taken



Mediation

In some cases we recommend mediation as the best option for resolving a dispute. The role of the mediator, an independent third party, is to help both sides reach a solution to a problem that both are happy to accept.

Mediation is a free voluntary and confidential process that will only take place if both parties agree.

More serious anti-social behaviour

More serious complaints may require us to work with others, such as the police, to help resolve matters. Serious complaints might include:

- Persistent and excessive noise
- Repeated or worsening problems

If there is any physical violence or any threat of it, then you should call the police immediately.

Serious complaints may lead to court action. If so, we may need you as a witness. Please help us by keeping a diary of incidents related to your complaint and keeping in touch so that we can monitor matters as we try to resolve them.

Harassment

Our tenants should be able to live in their home without fear of bullying or harm. Harassing anyone because of their race, colour, religious belief, gender, age, sexual orientation, culture, ability, physical or mental disability or lifestyle is a breach of your tenancy agreement and in some cases it can be a criminal offence. This includes graffiti, damage to property, abuse and threats.

If you are suffering harassment you should report it to your housing officer. All harassment will be dealt with seriously and confidentially.

If you are being harassed by someone who is not a Melville tenant, your local authority anti-social behaviour team can help.

Domestic abuse

If you are the victim of domestic abuse you can contact your housing officer for advice. You can also seek help from specialist organisations such as Women's Aid.

Eviction

As a last resort, in cases of serious anti-social behaviour, we may need to seek an eviction order. We will also seek to evict anyone convicted of supplying illegal drugs from one of our homes, or its vicinity.

If you are evicted for either of these reasons you will not be offered alternative housing.





Repairs

The best way to report a repair is to call us on 0131 654 2733. You can use this service even when we're closed. During office hours you can also email or report a repair at the office.

We are responsible for most repairs to your home however you are responsible for the following:

- Pest control
- Door locks (including if your keys are lost or stolen)
- Floor coverings (you must remove to allow us to carry out repairs)
- Garages where you only rent the plot
- Garden sheds
- Greenhouses
- Internal decoration
- Light bulbs
- The connections for white goods such as washing machines and cookers
- Pigeon Lofts (please note that pigeon lofts are not allowed in communal areas)
- Upkeep of driveways

As a general rule you are also responsible for repairs where the damage is your own fault.

Emergency repairs

An emergency repair is any fault which threatens harm to people or property. We consider the following to be emergencies:

- Burst pipes, leaks or other water escapes
- Loss of water supply. Before contacting us, please check with Scottish Water (0800 0778 778) to ensure that works are not being carried out in the area
- Gas escape. If you smell gas you should immediately call Scottish Gas Network on 0800 111 999 who will make it safe
- Faulty smoke or carbon monoxide detector
- Complete power failure or electrical hazard. In the event of a complete power failure please first contact Scottish Power (on the new free 105 number) to find out if it is part of a wider problem in your area
- Insecure or broken doors or windows. If the damage is caused as a result of a crime please notify the local police on the same day. They will give you a crime number, which we will need for our records
- Blocked toilet or drain

We aim to make all emergency repairs safe within two hours.

Please remember only genuine emergencies will be dealt with out-of-hours. When reporting what you consider to be an emergency, please explain the problem fully and honestly.

We will always respond to genuine emergencies as quickly as possible but if an emergency job turns out not to be a genuine emergency, you will have to pay for the call-out.



Electrical problems

If you switch on a light or plug in an appliance and the power fails, first check the trip switches at the consumer unit. This box is usually found next to the electricity meter. If one of the switches is OFF, unplug the appliance, or switch off the light and then reset the trip switch. If this doesn't resolve the problem or if the consumer unit will not reset, contact Property Services 0131 654 2733 (option 5).

Burst pipes

If you go away in the winter for longer than a week, to avoid burst pipes you should:

- switch off your heating
- turn off the water at the stop valve and
- drain off both hot and cold water systems

When you return:

- turn on all your taps and then
- turn on your stop valve

When the water starts to run, turn off taps and then turn your heating back on.

If you are not sure how to do this, or don't know where to find your stop valve, contact Property Services who will do this free of charge.

Home contents insurance

In order to protect your possessions in the event of fire, flooding or theft, we recommend all tenants take out home contents insurance.

If you live in a flat then a problem might happen that's not even in your own home. Flooding in flats above can often cause damage to homes below. We'll fix walls, plaster and wiring but we can't replace carpets, furniture or personal belongings. That's why you need to have home contents insurance.

You choose which insurance company you want to use. For information, the SFHA Diamond scheme has been designed especially for tenants and is delivered at a fair price.

If you would like an application form you can contact your housing officer on 0131 654 2733 (option 4) or call the SFHA Diamond Insurance Hotline on 0845 671 8172 or by e-mailing sfhadiamond@jltgroup.com.

Your Right to Repair

The Right to Repair scheme provides tenants with a legal right to have small urgent repairs carried out within set timescales. The scheme covers a range of repairs where, if we have not completed the work within the set timescale, you may be entitled to compensation.



When you report a repair we will tell you if it is covered by the Right to Repair scheme and when the job will be completed.

If the repair is still not completed, please let us know and we will investigate and try to resolve any issues.

The scheme also gives you the right to arrange for another contractor to carry out the work. We will provide you with details of alternative contractors.

A job will not qualify under the scheme when:

- you do not provide access for the repair to be carried out
- specialist parts or materials have to be ordered
- there has been severe weather, such as storms or extreme frost

Repairs you have to pay for

If you ask us to, we may carry out repairs to items which are your responsibility at a fixed cost, agreed with you in advance.

Once we have received confirmation from the contractor that the work has been carried out, we will send an invoice which must be paid within 14 days. If you do not pay, we will not carry out any further rechargeable repairs for you until the bill has been paid or a suitable payment arrangement agreed. We may also use debt collectors to recover the money you owe.

Rechargeable repairs

We will charge you for the cost of any repairs resulting from accidents, neglect or misuse caused by you, your household or any visitors to your home.

Alterations and improvements

You may want to improve or change your home. You can decorate without asking us. If you lay laminate, you are responsible for lifting it in order for us to carry out repairs or improvements. For any other changes you must get our permission before you start. We will try to give you an answer quickly. We will also make sure that your plans meet any building or planning regulations. Complete the form on our website or contact us and we'll post one out to you.

Compensation can sometimes be paid to you if you end your tenancy and you are leaving a property which you have made a major improvement to (with our permission).

Equipment and adaptations

If you or someone you live with is older, disabled, has a long term health condition or is less able to cope, then we may be able to help with specialist equipment or changes to your home. These improvements might include a wheelchair ramp, a walk-in shower or a handrail and are subject to money we get from the Scottish Government.

Planned maintenance

At times we carry out major improvements to homes, for example fitting a new kitchen, bathroom or heating system. We can let you know when the next major upgrade to your home is due.



Generally we expect to renew:

- Kitchens every 15 years
- Heating systems every 20 years
- Bathrooms every 25 years

Annual gas servicing

We must, by law, service gas central heating systems every year in order to keep you and your neighbours safe. It is extremely important that you let us into your home to carry out this work. Our gas contractor will give you advance notice of the service date and you must contact them if this date is unsuitable. If you don't we will force entry to gain access and charge you for the joiner's time.

BEWARE! UNSERVICED APPLIANCES CAN BE EXTREMELY DANGEROUS!

Please work with us to ensure your safety

On the day your heating is serviced the contractor will give you a copy of the certificate.

We will stop the gas supply to a gas heating system if:

- You prefer to use another form of heating and are not using the gas
- You do not allow us access to carry out the annual service
- You don't have enough credit in your prepayment meter to allow us to carry out an annual service

We will reinstate the gas supply, and carry out the service, once you let us know that you have resolved the issue.

Smoke detectors

A battery or mains-operated smoke detector is fitted in every Melville home. The detector has been checked and a new battery has been fitted (where applicable). You should test the alarm when you move in and then every week. To do this press the test button until the alarm sounds and then release.

If the alarm doesn't work you should change the battery (where battery operated) and re-test. Please contact us if the alarm still does not work, or if you have a mains-operated detector.

When decorating you should not paint the casing of your detector as this will affect its performance.

Carbon monoxide detectors

Carbon monoxide detectors are fitted in all Melville properties with gas or solid fuel heating systems.

The detector goes off when there are dangerous levels of carbon monoxide level in the air. Carbon monoxide could come from any gas or solid fuel appliance in your home. If the alarm sounds, you should phone the Scottish Gas Network immediately on 0800 111 999.

You should also test your carbon monoxide detector weekly as you would your smoke detector.

Gas fires

If you have a gas fire, you should not paint it or its casings as this could be harmful. If you end your tenancy you must leave the gas fire in the same condition as when you moved in. If you've painted the fire then you will need to replace it when moving out.





Transferring or Swapping Your Home

If you want to move house you can apply for a transfer or a property swap.

You will need to fill in an application form which we can post or email to you, or you can pick one up from our office in Dalkeith.

You are given points based on your housing need.

Once you are on the waiting list we will not consider you for a transfer if:

- You have rent arrears or bills for outstanding repairs which amount to more than a month's rent
- You have not kept your home in a reasonable condition
- You have not looked after your garden
- We have started legal action against you

You can also apply to your local council for a move. Contact your council directly for details.

Property swaps

Often, a quicker way of moving home is to find someone to swap with. This may be another Melville tenant or a tenant of another landlord such as your local council. You can advertise your home on the property swap section of our website. We can help you do this.

You must get our written agreement before agreeing to move. We will respond within 28 days of receiving your application. We will not agree to an exchange if you or the tenant you are exchanging with:

- Is facing any form of legal action relating to the tenancy
- Have a house that has been designed or adapted for someone with special needs and you do not need these adaptations
- Have any rent arrears or unpaid repairs bills
- Have not kept your home in a good condition
- Have not looked after your garden
- Will be under-occupying or over-crowding our property









Moving Out of Your Home

If you plan on giving up your Melville tenancy, you must let us know, in writing, at least four weeks before you leave. If you do not, we may charge you rent for the full four week period. The same applies to a garage or lock-up

You must remove all your belongings and leave the property clean. If you do not we will charge you for clearing and/or cleaning the property after you have left.

On termination of your tenancy we may discover other repairs that could be your responsibility, these might be things previously covered by furniture, carpets or other floor coverings. If you are unsure about any item you find while clearing your property or would like to discuss this matter further, please do not he sitate to ask us.

Moving out checklist

Before handing in your keys make sure that:

- you have paid any rent or charges you owe us
- the property is clean
- all your furniture, carpets, belongings and rubbish have been removed, including from sheds, lofts and gardens
- you have done any repairs and redecoration that are your responsibility
- you have contacted gas, electricity and telephone companies to finalise your accounts
- you keep a note of your meter readings to check your final bills
- you contact the Council's Housing Benefit/Council tax sections to let them know you are moving
- you arrange for a GAS SAFE registered gas installer to disconnect any gas appliances including your cooker
- you have your mail redirected
- if you receive welfare benefits, you notify the DWP of your change in circumstances



Moving home

When moving out, please leave your home in a good condition. Here are some examples of good and poor standards.

✓ LIKE THIS...







× NOT THIS







If you leave your home in a poor condition you will be charged for the cost of bringing it back to a satisfactory standard for the next person who moves in.





Customer Care

At Melville Housing we are committed to delivering a quality service in a professional manner to all our customers.

Our customer care standards

All staff will:

- be prompt, polite and helpful at all times
- introduce themselves and show identification when asked
- see to your phone call/enquiry as quickly as possible
- make every effort to meet any request that our policies allow
- provide customers with the best advice and assistance possible
- make arrangement to visit you at home at a mutually convenient time

Our offices will:

- be clean and tidy
- be free from health and safety risks
- provide privacy for personal discussions
- be clearly signed with opening hours on display
- have out of hours emergency numbers on display
- have up to date and relevant information readily available
- be accessible to those with disabilities as far as reasonably possible
- provide induction loops for those with hearing difficulties and interpretation services for those whose first language is not English

As an organisation we will:

- provide comment cards to record your views on our services
- aim to acknowledge letters within five working days using plain English
- publish information about our services and performance
- protect the privacy of all tenants and treat all personal information in the strictest confidence and in accordance with General Data Protection Regulations (GDPR)



Communication

We will communicate regularly and openly with you, sharing all relevant Melville Housing information. We will:

- use plain English in all materials
- issue regular newsletters (at least three a year) to all tenants
- provide a helpful and easy-to-use website
- provide a range of clear and helpful leaflets to explain our services and policies
- consult you on key matters before a final decision is reached
- answer all queries on the work of the Association provided the information is not commercially sensitive or covered by GDPR

Round-the-clock service

We offer a round-the-clock service. To ensure a high level of service even when our offices are closed we provide:

- an answer phone service which is clear, concise and up-to-date and which is checked first thing every morning
- a dedicated 24-hour emergency hotline
- a comprehensive range of online service available through our website

When our office is closed an automated switchboard will transfer customers to their choice of emergency contractor.

Protecting personal information

In line with GDPR we treat all personal information lawfully and correctly and safely destroy any information we no longer require.

We collect a wide range of information including any personal details you give us, such as your name, address, email address, etc. Our website also stores your IP address (this is your computer's individual identification number) which is automatically logged by our web server.

We record some phone calls (incoming and outgoing) for the purposes of monitoring and staff training. If your phone call is being recorded, you will be notified by a message at the start of the conversation.

Melville will only use any personal information we hold to help meet housing needs and to deliver and improve our housing-related services.

We treat personal data as confidential. We may give information to other organisations, such as, but not limited to, your local council, government departments and utility companies, and we may also get information about you from these same types of organisations. We will only pass on, or request, personal information as the law allows.

Contact Melville Housing's Communications Manager if you would like to:

- access the information we hold about you
- get a copy of our full Data Protection policy
- update or remove any personal information we hold on you



Treating customers equally and fairly

Melville Housing does not allow discrimination, harassment or exclusion in any area of its business and works hard to make sure that customers, staff and members of the wider community, are treated fairly and equally.

Where customers visit our office or when our staff visit customers in their homes we can, on request, provide a translation service. We can also provide written information in a variety of formats, including:

- Large print
- Languages other than English
- As an audio file

To assist those with hearing difficulties we also have a loop system at reception and portable loop systems that can be used in our interview rooms and in your home.

If you feel that you've suffered discrimination, or if you think we could do more to meet the needs of customers, please let us know.





Complaints

We take complaints seriously and use all feedback to improve our service to you.

We consider a complaint to be any expression of dissatisfaction about our action or lack of action, or about the standard of service provided by us or on our behalf.

We will:

- 1 Deal with complaints immediately, wherever possible
- 2 Inform you of, and assist you with, the full procedure if we cannot resolve a complaint immediately
- 3 Acknowledge all complaints in writing, giving a timescale in which we intend to respond
- 4 Carry out a full investigation
- 5 Inform you of the outcome and decision, including any possible compensation
- 6 Inform you of our appeals process and how to get in touch with the Scottish Public Services Ombudsman

How to complain

If you have a complaint there are several ways you can bring it to our attention. For small problems it is usually best to keep things informal, speak to a member of staff and explain your problem to them. They will do their best to resolve the issue there and then.

If your complaint is more serious then it is usually best to make it in writing, to make sure we get all the facts straight. This can be done in a number of ways including:

- Electronically either by email or through our website
- In a letter
- By filling in a complaints form

You can also complain over the phone, in person or through a third party such as Citizens Advice. You do not have to give your name when complaining, however if you choose not to then we won't be able to give you a direct response.

When complaining remember to make it clear that it is a complaint you are making and also let us know what you would like done about it.

For complaints about Tenancy Support you can contact the Care Inspectorate directly by visiting www.scswis.com, emailing enquiries@careinspectorate.com or phoning 0845 600 9527. You can write to them at Care Inspectorate, Stuart House, Eskmill, Musselburgh, EH21 7PB.

We will not always be able to provide all information requested. For example, we are not allowed to discuss someone else's housing application or give out confidential information about another person.



What happens next?

We will make every effort to resolve your complaint as quickly as we can. When we can't provide a satisfactory solution straight away we will use our two stage complaints process:

Stage 1 - Frontline resolution
Stage 2 - Investigation

Frontline

Staff will let you know if they are able to provide a solution to the problem and when they will get back to you.

We will aim to resolve complaints within five working days, unless there are exceptional circumstances.

Investigation

When we aren't able to resolve an issue informally we will conduct further investigations at a more senior level.

When an investigation is necessary we will acknowledge your complaint within three working days.

Wherever possible you will have a single member of staff as the point of contact for your complaint who will update you on progress.

We will provide a full, written response within 20 working days, unless there are exceptional circumstances. If we require more time to investigate we will let you know and give you a revised timescale.

In exceptional cases, where there is good reason, we may agree to an additional internal review.

Scottish Public Services Ombudsman

If you are not happy having been through our full complaints process, you can contact the Scottish Public Services Ombudsman within 12 months of the problem first arising.

Scottish Public Services Ombudsman Freepost SPSO 0800 377 7330 www.spso.org.uk

The Scottish Housing Regulator

(SHR), the independent regulator of RSLs and local authority housing services in Scotland, monitors our performance and makes sure we provide a good service. The SHR does not deal with individual complaints but if you think there has been a significant failure in our performance, that is something that puts the interests of tenants at risk and that we have failed to resolve, then you can contact them by:

- emailing shr@scottishhousingregulator.gsi.gov.uk
- or by calling 0141 271 3810



Updated June 2019

If you are unhappy with any part of our service please let us know so that we can try to put it right. If, having spoken to us, you are still dissatisfied, you have the right to contact the Scottish Public Services Ombudsman within 12 months of the problem first arising. You can contact the Ombudsman at:

Scottish Public Services Ombudsman

Freepost SPSO

0800 377 7330

www.spso.org.uk

Get in touch

Please let us know if you would like this leaflet in large print, as an audio CD or in a language other than English. Our contact details are at the bottom of the page.







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