

TENANTS HANDBOOK

Private Residential Tenancy



Communities Housing Trust
Suite 4, Second Floor, Moray House,
16-18 Bank Street, Inverness, IV1 1QY

01463 233 549

www.chtrust.co.uk

housing@chtrust.co.uk



@CHTScotland

CONTENTS

1. Welcome to your new home

2. Customer care

3. PRT Factsheet

4. When you move in

5. Rent and Other Payments Factsheets

6. Heating & Ventilation Factsheets

7. Repairs and Maintenance Factsheets

8. Living in your home

9. Tenancy management

10. Changes in your tenancy

11. Ending your tenancy

12. Complaints procedure

This handbook is for guidance only and the information contained within does not form any basis of a legal agreement or contract. You should always contact your solicitor should you require any legal assistance.

Welcome to your new home!

This handbook will give you some useful information about your new home and some general guidance about managing your tenancy.

Whilst not part of your Private Residential Tenancy Agreement (PRT), the handbook sets out important information that is relevant to you, as our tenant, and CHT, as your private landlord. Always refer to your PRT for more guidance and information about your tenancy.

Please keep this handbook in a safe place so you can refer to it when you need to. We can e-mail you a digital copy if you would prefer.

If you need to speak to us about your property or your Tenancy Agreement please contact us by any of the means on the front cover.

Should you want more detailed legal information or opinion, you can seek more specialist advice from your solicitor.

Customer care

Our customers include tenants, purchasers of plots and houses, people making inquiries about our range of services, partners we work with and our colleagues. They are the most important part of our business and CHT is committed to providing a responsive, efficient and cost effective service to all our customers. The following is the standards of customer care that we are committed to, and which every customer can expect:

- We will be courteous and fair to customers, and do our best to help. In return, we expect customers to be courteous towards us.
- We will not discriminate against anyone regardless of age, disability, gender, race, sexual orientation, marital status, nationality or religion.
- We may invite you to take part in a review of our services, and your views will be key in any decisions taken to change or maintain current arrangements.
- Customer feedback on the service we provide will be regularly requested and always be welcome.
- We continually train, develop and equip our staff with the skills to undertake our commitment to you.
- Our offices will be welcoming and accessible. Our office is located on the second floor and there is a lift available.
- You can arrange a meeting with a specific member of staff, or we can arrange to visit you at your home, office or site.
- We treat all customers fairly and respect confidentiality at all times, giving clear reasons for any decision we make.
- We offer a clear and accessible complaints procedure, and we will use feedback to continually improve our service.

Private Residential Tenancy Agreement

CHT is a Registered Private Landlord, registration number:
131301/270/23030

You can find out more about Landlord Registration on the Scottish Government website: <https://www.gov.scot/policies/private-renting/>



The Scottish Government introduced Private Residential Tenancies from 1st December 2017, replacing the Short Assured Tenancies previously used for letting property

The key differences of the new PRT are:

- the tenancy is open-ended and can only be ended when the tenant gives notice to the landlord or the landlord give notice to the tenant using one of 18 grounds. You can view these in your agreement or here: <https://www.gov.scot/publications/private-residential-tenancies-tenants-guide/pages/grounds-for-eviction/>
- protection from frequent rent increases – your rent can't go up more than once a year and you must be given at least three months' notice of any increase
- if you've lived in a property for more than six months, landlords have to give 84 days' notice to leave (unless it's because you've done something wrong)

The PRT you receive will be from the Scottish Government 'model private residential tenancy agreement' plus any additional clauses relevant to your property; and the Easy Read Notes to accompany it. If you do not have both documents, please let us know immediately.

You will receive two copies of the PRT agreement. Sign both and return one to us. You should keep your copy somewhere safe in your home.

For further Tenancy Agreement information please read sections 9, 10 & 11 of your Tenant Handbook

If a tenancy agreement is in joint names, both tenants have exactly the same rights and responsibilities for paying rent and keeping to the terms of the PRT. We can enforce the terms against one or both tenants

The PRT confirms that the tenant can receive notices and letters by email or letter, unless otherwise agreed with the tenant. If your contact details change, please advise us as soon as possible

The PRT contains mandatory clauses laid down by law and discretionary clauses that CHT has chosen to keep. If you are not happy with the terms of your lease, you can read how to appeal it in the Easy Read Notes

What to do when moving in

There are some things that you need to do at the start of your tenancy and also people you need to contact to let them know that you are the new tenant.

Please use the checklist below to ensure that you have notified all the relevant providers, etc. Please let us know as soon as possible if there are any issues with the property once you have moved in.

We will also provide you with an inventory that you should check and return to us. Photos can be taken if necessary. This will be used for reference should you end your tenancy..

On the day you move in:

Make first rent payment - payment details in "Rent" Factsheet

Take meter readings - pass to current provider and CHT

Flush through water system

Switch on all breakers

Switch on heating system

Notify Local Authority that you are the new tenant

Notify utility providers

Complete inventory and take photos

Rent and other payments

When is my rent due?

Your rent should be paid on the same day that your tenancy starts and on the same date each month thereafter. eg: if you move into your new home on the 20th, you should pay your rent on 20th of every month. Rent should be paid in advance each month.

How much is my rent?

Your monthly rent payment will be detailed in your PRT.

Do I have to pay a deposit?

CHT do not charge a deposit to our tenants.

Will my rent increase?

The rent payment can only be increased once a year.

If there is an increase in your rent we will give you at least three months written notice. We will apply a fair increase to your rent. If you are unhappy with the rent increase, the PRT sets out the process if you wish to appeal against the increase.

Are there any other payments associated with my tenancy?

The PRT will confirm if there are any other charges payable eg: factoring charges, payments for septic tank emptying & maintenance, and you will be advised of these prior to your tenancy starting. You will also be responsible for paying:

Council Tax*:

Please ensure that you notify the Local Authority, when you move in, that you are the new resident.

Council Tax contact number: 0800 393811 or email operations.team@highland.gov.uk

Utility Bills:

Please ensure that you notify all utility providers that you are the new resident and provide them with the meter readings that should be taken on the date you start your tenancy. You can change to a utility supplier of your choice from the current provider.

Fuel Supply:

If your property has an oil/calor gas, coal fire, wood burning/multi fuel burning stove you will be responsible for ordering and paying for the oil and fuel supply. Please replace the oil or calor gas to a similar level that was provided at the start of the tenancy.

Payment information

Account number: **20294409**

Sort Code: **16-58-10**

Triodos Bank, Deanery Road, Bristol

Ref: [your name/property]

We would prefer that our tenants set up a monthly standing order for their rent payments. Please contact us if you wish to discuss an alternative payment plan

We no longer accept cheques and are unable to accept cash.

**Please advise the Local Authority if your property is served by a septic tank/waste water treatment plant as your Council Tax payment will be reduced to reflect this.*

What happens if I can't pay my rent?



It is important that you keep up to date with your rent payments. If you are having, or you think you may have, difficulties paying your rent you must let us know and contact us as soon as you can. You can talk to us in confidence.

If you have accrued arrears on your account, we will look at your circumstances and we can agree a repayment plan based on how much you can afford to pay to cover the arrears and pay your rent. You can find out if you are eligible for help towards your housing costs here: <https://www.mygov.scot/claim-housing-benefit/>

Please remember the sooner you talk to us the sooner we will be able to help you. If you fall into more than 3 months arrears CHT can take action to end the tenancy and we want to avoid this if at all possible.

Difficulty in paying your rent



We understand that everybody's circumstances change and this may result in financial struggles from time to time. If you find, or you think that you may find, it difficult to meet your rent payments, you must let us know as soon as possible.

We do not wish to see any of our tenants accrue arrears and the sooner you talk to us, the sooner we will be able to help you. We can discuss your circumstances and make arrangements to make paying your rent easier or direct you to financial advice and assistance. You can talk to us in confidence.

Universal Credit

Should you find that your income has been affected and you cannot meet your rent payments in part or in full, you should contact <https://www.gov.uk/universal-credit/eligibility> to find out if you are eligible for Housing Benefit or Universal Credit. It is important that you do this as soon as possible as applications take time to process. However, if you are successful, back payments will be made to the date you applied. CHT charge rents that fall within the Local Housing Allowance which means that the whole amount may be met by Universal Credit, depending on your financial circumstances. You need to apply for this online - if this is difficult for you, please contact the UC helpline 0800 328 5644 or Citizens Advice Service 0800 023 2581. Universal Credit can be paid directly to the landlord and you will need to state that you want this to happen in your application. It is also important to update your Universal Credit account as and when your financial situation changes.

Other financial assistance available

You may be eligible for Discretionary Housing Payments which are paid through the Local Authority and is an additional sum of money paid to you if you are receiving Housing Benefit and require additional help to meet your housing costs. Tenants living in the area can find further info at https://www.highland.gov.uk/info/701/council_tax/412/housing_benefit_and_council_tax_reduction/7

There are a number of organisations available to provide advice. You can also access this information on our website under Tenant Info

- <https://www.moneyadvicescotland.org.uk/>
- <https://www.citizensadvice.org.uk/scotland/housing/renting-a-home-s/rent-arrears-s/>
- https://scotland.shelter.org.uk/housing_advice/paying_for_a_home/housing_benefit/universal_credit

<https://www.citizensadvice.org.uk/scotland/debt-and-money/budgeting/> to help you manage all your living costs



<https://www.homeenergyscotland.org/> provides practical advice on cutting your bills and making your home more energy efficient



<https://energyadvice.scot> has the most up to date information on assistance available to help with rising energy costs



As per your lease agreement, if you fall into more than 3 months arrears, CHT can take action to end the tenancy and may make an application to the First-tier Tribunal for Scotland (Housing and Property Chamber) to recover the debt and/or to start eviction procedures.

<https://www.housingandpropertychamber.scot/>

Airtightness

Why do I need mechanical ventilation?

Scotland's Building Standards were updated in 2010 to reflect a drive to cut carbon emissions from buildings and as such contractors are now obliged to construct to a very high level of airtightness.

While this is beneficial to Scotland's move to zero carbon development, it does pose new problems within domestic dwellings, namely a potential build-up of condensation through day-to-day living

Where once buildings were constructed with vents in walls, floors and ceilings providing natural ventilation from the outside environment, new builds require to be fitted with mechanical ventilation in the form of trickle vents, extract systems and fans. It is imperative that these are used to keep air moving in and out of the property and preventing moisture build up.



As condensation can only form if there is a cold surface where the moisture can pool, keeping windows and walls warm is essential. It is advisable to keep the property at an even temperature throughout, ie: not allowing it to cool down then blasting the heating.

Further information:

Scottish Building Standards:
Airtightness www.bsria.co.uk/goto/at-guides

Reducing condensation -
<https://www.envirovent.com/blog/14-ways-to-help-reduce-condensation-in-your-property/>

So how do I stop condensation?

Every home has moisture in it – from our own breathing, particularly at night, to plants & pets to drying washing, as well as obvious steam from cooking and washing.

It becomes a problem and turns to condensation when it has nowhere to go.

Did you know?
4 people living in a 3 bedroom property would create 112 pints of moisture a week just by breathing, cooking, showering and boiling the kettle!
(Envirovent)

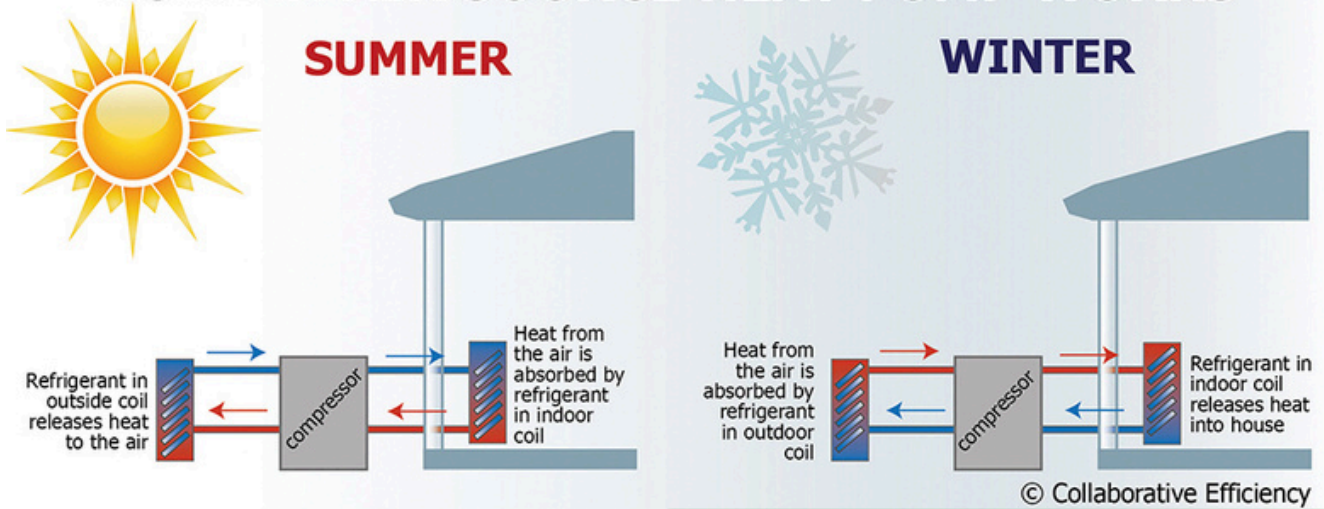


Some simple changes that are easy to incorporate into daily life can have a big impact on managing moisture in modern properties

- 💧 Use heating and ventilation as specified by manufacturers - this is essential to counteract the airtightness of the building
- 💧 Leave all trickle vents open 24/7
- 💧 Keep an even temperature across the home and leave doors open where possible
- 💧 Avoid overfilling storage areas to allow ventilation in wardrobes and cupboards
- 💧 Keep furniture 50mm or so away from external walls to prevent dampness being trapped behind
- 💧 Open blinds and curtains daily and windows regularly
- 💧 Dry washing outside where possible or use condensing tumble driers/vented to outside
- 💧 Close doors and open windows when cooking or showering

Air Source Heat Pump

HOW AN AIR SOURCE HEAT PUMP WORKS



How does it work?

An Air Source Heat Pump (ASHP) extracts heat from the outside air in the same way that a fridge extracts heat from its inside. Although they do not burn any fuel, they do have some environmental impact as they require electricity to power the units. One of the benefits of ASHP heating is that they can better deliver heat at low temperatures over much longer periods. You should see lower fuel bills (depending on what the alternative heating source would be) - costs are lower compared to electric or oil fired heating systems.

Caring for your ASHP

You should regularly check that the outdoor unit is free of leaves, plants and other debris. During snowy weather, you should use a soft brush to gently remove snow from the outdoor unit. You can expect them to operate for 20 years or more, however they do require regular scheduled maintenance, which your landlord will arrange for you.

To prevent the heat pump from freezing in cold winter weather anti-freeze is used. Levels of anti-freeze and its concentration is one of the things that a professional installer will check when they come to service your heat pump. ASHP units have automatic de-icing cycles. During this cycle your indoor units won't produce heat and you may see steam coming from it. Never use hot water, chemicals or sharp objects to force ice off of the unit.

Air to Air

This can be a wall or floor mounted unit and there will generally be one or two units in total, depending on property size and layout, rather than a unit in each room. The filters inside the unit need cleaned regularly to allow the system to work efficiently. Every 2 weeks, remove the filters, vacuum off dust or wash gently with warm water, dry thoroughly and replace. Use a soft cloth or duster to clear dust from the fins as required.

Air to Wet

This will look much the same as a traditional wet central heating system. The main differences are that radiators tend to be larger and they will not get very hot - rather they are designed to keep an even temperature for a longer period of time. You can change the room temperature using radiator valves or, for the whole home, by adjusting the main thermostat by 1 or 2 degrees at a time. Bear in mind they will take much longer to reach temperature than a traditional central heating system.

Air to Underfloor Heating

These systems don't generally require much maintenance. To keep it working efficiently it is recommended that you:

- Set the programmer for regular times
- Don't set the thermostats too high - around 20-21°C
- Don't switch the heat pump on and off frequently

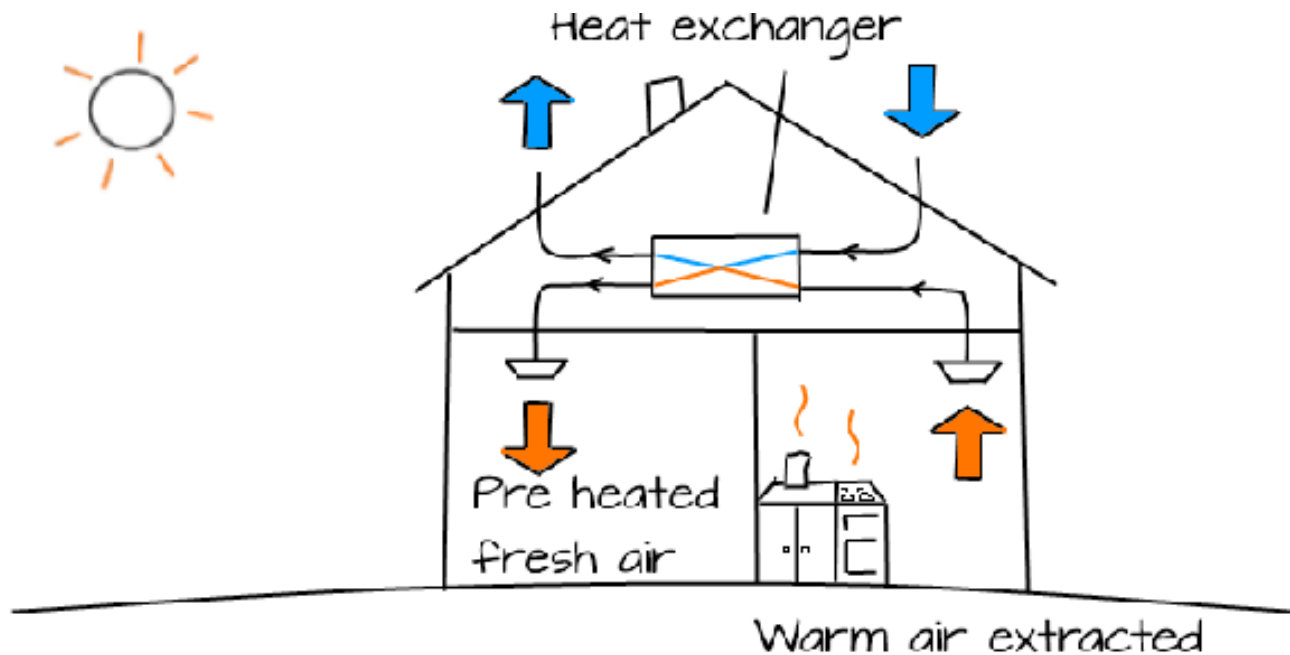
Did you know?

ASHP's can extract heat from the air when the outdoor temperature is as low as -15°C

Energy Saving Trust

Further information on your heating system can be found in your property file.

Mechanical Ventilation/Heat Recovery (MVHR)



How does it work?

Modern Building regulations require homes to be built to very high standards of energy efficiency and airtightness. Because of this, new-build homes are sometimes fitted with Mechanical Ventilation with Heat Recovery (MVHR) systems, also known as 'whole house ventilation' systems.

These air-tight construction methods can result in poor indoor air quality as condensation and pollutants remain trapped inside the home. An MVHR system will efficiently resolve this issue if left to run continuously as it is designed to be.

Stale, moist air is expelled from the home, but not before its warmth is 'captured' in the heat exchanger and passed on to the fresh air being drawn in, therefore heating and ventilating the home simultaneously. Because the system runs constantly, there is no need to open windows on cold days, eliminating drafts and heat loss.

Caring for your system

MVHR systems are easy to run, however it is recommended that filters are cleaned every 3-6 months or when "check filters" is displayed on the unit. Filters should be renewed annually; details of which filters to order can be found in the manufacturer's user Instructions.

Please also refer to this manual for maintenance information and troubleshooting advice. Servicing is recommended by an engineer every 3-5 years.

You may find the following links useful:
https://www.cse.org.uk/downloads/advice-leaflets/energy-advice/advice_leaflet_mechanical_ventilation_with_heat_recovery.pdf

<https://www.paulheatrecovery.co.uk/mvhr-guide/>

A low-energy and highly efficient ventilation method, MVHR is fast becoming the most common method of whole home ventilation for new build properties

Solid fuel heating



General Care

A manual for your solid fuel stove will be included in your tenant information pack. Please use within manufacturers guidelines.

Keeping the stove clean and in good repair is the responsibility of the tenant and should be done as per the manual. It is particularly important to take proper care of the Throat Plate to avoid the flue getting blocked.

Please only use good quality, dry wood to burn in the stove. The manual will provide information on suitable burning material.

Ashes can stay hot and emit Carbon Monoxide up to 72 hours after being taken from the fire. If not disposed of immediately, they should be kept in a metal, lidded bucket and placed outside

It is important to make sure you do not disconnect your CO alarm and test it regularly

For fires in regular use, it is recommended to sweep stoves at least every 6 months; coal fires a minimum of once a year. We will contact you to arrange access when this is due.

CHT insurance requirements

- Please do not locate any combustible materials within 2 metres of the fire
- The chimney should be swept at the beginning of the winter season (Sept/Oct) as a minimum
- You must use the lidded metal bucket provided by CHT to dispose of ash

Solar panels

A 3.5kWp PV system in Scotland can generate about 2,850 kilowatt hours of electricity a year – that's the same amount of electricity as it takes to turn the Falkirk Wheel 1,900 times. It will save approximately 0.8 tonnes of carbon dioxide every year.

Photo Voltic (PV) Panels

Solar electricity panels, also known as photovoltaics (PV), capture the sun's energy and convert it into electricity that you can use in your home. The cells don't need direct sunlight to work, they can work on a cloudy day. However, the stronger the sunshine, the more electricity generated. The electricity generated is direct current (DC), whereas the electricity you use for household appliances is alternating current (AC). An inverter is installed along with the system to convert DC electricity to AC

As your PV system will be working at its peak during daylight hours, it's a good idea to think about re-organising domestic activities such as washing, dishwashing and ironing. If you are home most of the day, this will be easier to do.

Solar PV needs little maintenance. Keep an eye on nearby trees that they don't begin to overshadow the panels. In the UK, panels that are tilted at 15° or more have the benefit of being cleaned by rainfall to ensure optimal performance.

The panels should last 25 years or more, but the inverter is likely to need replacing sometime during this period.



Solar Thermal

Solar thermal panels (also known as 'collectors') absorb the sun's rays to heat up household water, which can then be used for showering, washing clothes, and other daily tasks. This renewable system will reduce your energy consumption substantially, and save a few pounds on your monthly bills. How does it work? Just like solar PV, solar thermal panels are installed on your roof to allow optimal exposure to the sun. The water inside the panels is then heated naturally, stored in a hot water cylinder, and can be used throughout your home.

Cut your electricity bills:
Sunlight is free, so apart from a small maintenance costs for the initial installation, your electricity costs will be reduced. Find out how much you could save by using the Solar Energy Calculator.

Cut your carbon footprint:
Solar electricity is renewable energy and doesn't release any harmful carbon dioxide or other pollutants. A typical home solar PV system could save around 1.3 to 1.6 tonnes of carbon per year (depending where you are within the UK).

The Feed-in Tariff scheme closed to new solar PV system applicants in March 2019. You should contact your electricity supplier to find out if you can have previous registration transferred to your name

Septic tanks and drainage



How do I care for a Waste Water Treatment System or Septic Tank?

By following a few basic guidelines you can ensure that it works efficiently and gives you no problems.

- Never flush away nappies, sanitary products, paper towels, facial tissues, cat litter or coffee grounds, cleaning or wet wipes - even those marketed as “flushable”. If you’re unsure as to what can go down the toilet, a good rule of thumb is to follow the “3 P” rule: (toilet)Paper, Pee and... and we’re sure you can work out the last one!
- Keep the use of heavy cleaners like bleach to a minimum as they kill off the beneficial bacteria active in septic tanks to help break down solids. Similarly, varnish, paint, oil and other chemicals should be properly disposed of so as not to ruin the system
- It is vital that cooking fat/grease are not put down drains as these will clog up the system
- **Never attempt to open a septic tank yourself - gases and bacteria within it are dangerous!**

What else do I need to do?



The septic tank may just service your property or you may be joined into a network of drains all leading to one tank. All properties feeding into a WWTS are equally responsible for its care and for it being emptied.



Most systems will be set up with an electric meter, registered with one house in the development. Energy bills will be sent to this address but the cost should be shared equally among all properties serviced by the WWTS. There will be a charge included in your rent to cover the cost of emptying the septic tank and this will be detailed in your lease agreement. Please note that we will re-charge tenants for any repairs incurred due to care guidelines being disregarded.



You will benefit from a reduction in Council Tax as you will not be required to pay a waste water charge.

We will arrange for servicing and inspections to be carried out as per our duty as a Landlord.

Mains Drainage

If you are connected to a mains sewer, care and maintenance of this will be included in your council tax bill.

The same level of care should be taken in what goes into the drains from your property - again no wipes, fats or chemicals as these can block drains, causing problems to not only your property but also any neighbours.

We may re-charge you if we need to call out a contractor and it is found a blockage has originated from your property.

Wet wipes make up about 93% of the material causing sewer blockages at a cost of around £100m a year

Water UK

Kleenex-type tissues and paper towel aren't disintegrated quickly by water the way toilet paper is, causing them to block pipes

Repairs & Maintenance

The Repairing Standard

As a private landlord, CHT must ensure our properties meet the Scottish Government Repairing Standard which states:

- The property must be wind and water tight and in all other respects reasonably fit for people to live in
- The structure and exterior (including drains, gutters and external pipes) must be in a reasonable state of repair and in proper working order
- Installations for supplying water, gas and electricity and for sanitation, space heating and heating water must be in a reasonable state of repair and in proper working order; Any fixtures, fittings and appliances that the landlord provides under the tenancy must be in a reasonable state of repair and in proper working order
- Any furnishings that the landlord provides under the tenancy must be capable of being used safely for the purpose for which they are designed
- The property must meet the tolerable standard

From 1 March 2024 the following standards must also be met

- Above is amended to require water pipes to be free of lead, electrical installations to be protected by a residual current device (RCD), properties to have a fixed space heating system and installations for fuels other than gas and electricity to be in a reasonable state of repair and in proper working order
- Any common parts pertaining to the property must be able to be accessed and used safely
- The property must have satisfactory provision for, and safe access to, a food storage area and food preparation space · where the property is in a tenement, common doors must be secure and fitted with satisfactory emergency exit locks

! If you have concerns about our property not meeting this standard, you have the right to apply to the First Tier Tribunal for Scotland: 0141 302 5900 www.housingandpropertychamber.scot

Reporting repairs

Repairs should be reported to CHT promptly by contacting the office Mon - Fri, 9am - 5pm using housing@chtrust.co.uk or on 01463 233 549. Tenants must allow access for repairs, maintenance and valuations. CHT will give a minimum of 48 hours notice for routine R&M except where urgent access is required. CHT will only access the property without permission, in an emergency

Out of hours

Hanover Commercial manage emergency repairs only on behalf of CHT during evenings, weekends and holidays.



0345 600 1463

Please read on for further information on Hanover

Useful numbers for emergencies

British Gas	0800 048 0202
BT	0800 800 150
Scottish Water	0800 0778 778
Scottish Hydro Gas	0800 111 999
Electric	0800 300 999

In case of emergency



Call the fire brigade immediately if there is a fire/risk of fire. Notify CHT of any fire damage to the property



You must report to the police any criminal damage to the property and notify us, providing the Police Incident Number



Turn water off at mains if water supply freezes. Drain all water through cold taps only. (do not open hot taps as the hot water cylinder may collapse if pipes feeding it are frozen) and store in bath for washing/flushing. Leave your heating on low if you are away during spells of cold weather

Repairs & Maintenance

Landlord responsibility



Electrical testing Fixed Wire Testing is carried out a minimum of every 5 years. Smoke, heat and CO alarms are included in this testing. While we don't generally provide any portable electrical appliances, where there are such items we will have them PAT tested annually



Gas Safety Properties with a mains gas supply will have an annual inspection carried out by a Gas Safe Registered engineer. You must allow access for this to be carried out



EPC Energy Performance Certificates are issued with each new build or refurbishment and last for 10 years. The laminated certificate must be displayed by the boiler or water cylinder



Pre-tenancy/end of tenancy We will carry out inspections at the end of each tenancy and prior to a re-let to identify any works which need to be carried out



Legionella We have a duty to assess and control the risk of exposure to legionella and will arrange for routine inspections

Tenant responsibility



Legionella To help reduce any risk of exposure, you can:

- run little used outlets weekly
- disinfect shower heads quarterly
- flush the system if you have been away for longer than 1 week



CO detectors Carry out testing as per manufacturers guidelines. We will replace them every 5 years

Smoke detectors

- Carry out testing weekly
- Change the battery annually (unless it's a 10 year alarm). Never leave it without a battery
- Hoover out dust every 6 months

As private landlords, CHT are required to provide you with copies of all inspection reports, which you should file with your tenancy information

If you notice any damage or defects with any of the systems provided in your home, you must notify us immediately and cease use if unsafe

Contractors

CHT have a database of approved contractors. However, due to the very rural locations of many of our properties, we are always looking for recommendations of local trades persons. Please let us know if you can recommend anyone.

We will pass on tenant details to our contractors so they can arrange access for repairs but we will let you know who will be contacting you.

We would expect contractors to prioritise emergency call outs and in all other cases to respond as soon as is reasonably practicable.

What are tenants responsible for?

CHT expect all tenants to take care of their home and any grounds. You must not cause damage to the property, fixtures & fittings or allow others to do so.

Your tenant handbook and tenancy agreement detail policies on keeping pets, alterations, etc and use of systems provided with the property such as heating or waste management. Along with the handbook, you will also be supplied with manufacturers guidance on use and care of these systems.

Tenants will be re-charged where repairs are required due to their actions.

Reporting defects

All our new build properties remain "under defects" for one year from the date of handover. This means that the build contractors are liable for attending to faults in the property in the first 12 months. We would ask all tenants in a new property to keep a note of all snagging items as they come up.

Defects should be reported to the Housing Management team and they will liaise with CHT's development team to rectify these with the contractor. Defects such as cracking, will not be dealt with immediately and will be reviewed at the end of the defects period to allow the property to fully settle. Defects such as faulty equipment, leaking pipes, etc will be reported to the contractor and they will be expected to remedy as soon as possible. Out of Hours emergency repairs should be reported to Hanover who will be advised that the property is still under defects and should contact the contractor in the first instance.

What can you expect in the first year

Property

It is likely that new builds will develop cracks to the internal walls, particularly at corners, as the property "settles". This is to be expected and should be monitored throughout the first year. It is helpful to take photos as you notice these cracks, and at regular intervals, to determine how they are developing. You may also notice "nail pops" as plasterboard screws move with the walls.

Although you have a brand new property, systems and fittings can, and do, fail. Please let us know about faults as soon as possible and we will liaise with the contractor to arrange repair or replacement.

If handover takes place in the winter months, finishes such as external painting or rendering may be delayed until the springtime.

Grounds

Like external works to the property, homes completed in winter may not have gardens completed (grass seeding, etc as specified) until the weather starts to improve. All new grass, whenever it is laid, takes time to become established and you are likely to experience some issues with drainage during periods of heavy rain until the root system matures.

End of defects

An end of defects inspection will be arranged between CHT, the tenants and the contractors when the first year comes to an end. We will send you out a defects pro forma in advance of this where you can detail any issues you have noted.

Living in the property

Decorating/ Fixtures & fittings

You may fit flooring and items such as blinds, picture and mirror hangings, bathroom accessories, however, damage caused to the walls by this (eg: removing skirtings to fit laminate flooring) will not be accepted by the contractor.

Please refrain from repainting in the first year.

Heating and ventilation

It is important that heating and ventilation systems provided in the property are used as per manufacturers guidance. The system may be unfamiliar to you and we may be able to arrange a heating demonstration for you with the installation engineer. The contractor will not accept liability for damage caused to the property through improper use of the systems provided.

Emergency repairs

Out of hours

Hanover Commercial manage emergency repairs on behalf of CHT during evenings, weekends and holidays.



0345 600 1463

IS YOUR REPAIR AN EMERGENCY?

Before calling the emergency out of hours service, you need to ask the following questions:

- Is there a serious health and safety risk?
- Is there a risk of serious structural damage to the property?
- If your heating isn't working do you have an alternative you can use – ie: wood burning stove/portable heaters?
- If your toilet is blocked do you have a second toilet in the property you can use?

WHAT HAPPENS IF I CONTACT HANOVER COMMERCIAL AND THEY TELL ME MY REPAIR IS NOT AN EMERGENCY?

Hanover Commercial have been instructed by CHT that a contractor should not be called out to attend to a non-emergency repair. Therefore, if your repair does not fit within the defined criteria, you will be advised to report the repair to CHT staff once the office re-opens.

The telephone number is a dedicated number for CHT tenants only, so Hanover call centre staff will know you are one of our tenants. You will need to provide them with:

- **Your name and address**
- **Your contact details**
- **The nature of the repair**
- **Access arrangements**

FIRE - If you cannot safely extinguish the fire yourself, leave the property and call 999 immediately

POWER CUT - Check the switches haven't tripped on the main fuse board. If your neighbour's lights are also off, it is likely there is a fault with the electricity network. Contact SSE 0800 300 999

NO WATER SUPPLY - Contact Scottish Water 0800 0778 778

BURST PIPES: Turn off the water at the stop cock - this is usually located near the sink.

FROZEN PIPES: Turn off water main at stop cock. Turn off heating and immersion heating and let any solid fuel fire where there is a back boiler die down

GAS LEAK - If you smell gas, contact Scottish Gas Network immediately 0800 111 999

CHT will provide Hanover Commercial with a list of contractors, who can attend to out of hours' repairs. If the contractor does not answer the call, reasonable time will be allowed for the contractor to call back, particularly in areas where mobile signal is poor.

Depending on the nature of the repair Hanover staff will decide on how long they will wait before they try and contact the next contractor on the list. Hanover staff will let you know who they have contacted and they will pass your contact details to the contractor to contact you direct and arrange access. They will ask the contractor to confirm they have attended to the emergency repair.

Alternatively, if you know of a contractor or able person who can deal with the repair quickly you can contact this person direct and let us know about this when the office re-opens.

Property maintenance - responsibilities

Please find below a table detailing where responsibility falls throughout your tenancy.

ITEM	LANDLORD	TENANT	COMMENT
Smoke and CO alarms		●	You should replace the batteries when required and not leave alarms without power for long periods of time. You are responsible for regular testing, we will replace as required
Keys		●	You are responsible for all keys given to you and must provide replacements if you require the locks to be changed or you lose any keys. You must ask permission if you want to make copies
All locks	●		Only where faulty
Doors (internal and external)	●		Unless damaged by you
Door handles and latches	●		Unless damaged by you
Windows (frames and panes) inc. glass in doors	●		Unless damaged by you
Bathroom accessories (toilet seat, shower curtains, fitted mirrors)		●	We will replace bathroom furniture (sinks, baths, etc) unless damaged by you. Accessories are your responsibility
Lights (internal and external)	●		You should replace blown lightbulbs in the first instance and report any faults thereafter
White Goods	●		CHT do not provide white goods. However you may have an integrated hob/oven which we are responsible for. Should previous tenants leave items that you choose to keep, CHT will not be responsible for their upkeep
Pests		●	You are responsible for all pest ingress, such as wasps, mice, ants
Gutters and drains	●		If blockages are caused by neglect on your part, you will be charged for the cost of clearing it—ie: if you have flushed wipes down the toilet, not kept gutters clear of leaves, etc.

Living in your home

It is your responsibility to keep your house, garden and common parts in a reasonable, neat and tidy condition. It is also your responsibility to ensure that you and any person living with you, or visiting your home does not cause any nuisance or annoyance to your neighbours, or allow the property to be used for illegal or immoral purposes. The terms of the Tenancy Agreement will enable us to take appropriate action if there is any cause for concern.



You need to ask our permission for:

Keeping pets

Please refer to your PRT for any restrictions that may apply. If you want to fit a cat flap/erect an outside kennel, please contact us to request permission. Please be considerate to your neighbours and keep your pet(s) under control and do not allow your pet(s) to be a nuisance.

Smoking

Smoking is not permitted either by tenants or visitors to the property, without prior written consent from CHT.

Re-decoration/alterations

You must always ask our permission if you wish to make any alterations or improvements to your property, eg: fitting built-in wardrobes, changing light fittings, painting and decorating, erecting garden sheds or fences. We will not unreasonably withhold permission, but if we do, we will let you know why. When decorating, we would prefer that colours are kept neutral and wallcoverings (wallpaper, vinyl decals, etc) are avoided. Any walls painted in strong colours should be returned to a neutral finish when notice is given to end the tenancy

Operating a business from home

The Tenancy Agreement advises you that the property should be used for residential purposes only and not primarily for business purposes. CHT recognise that some tenants will be self-employed and, in some cases, this is how our tenants earn their living. If CHT are not already aware of your business arrangements you must ask our permission to operate your business from the property. We will not unreasonably withhold permission. Please also check that you have adequate insurance cover on your property for using your home and a business/office. If running your business from the property causes nuisance or causes damage to our property or surrounding land, we will be entitled to ask you to stop running the business from the property, under the terms of the Tenancy Agreement.

Living in the property

Insurance

Please ensure that you have adequate contents insurance in place. CHT will insure the building for the duration of your lease.

Using the heating/hot water/ventilation systems

If you require further guidance on using these systems please contact us.

The energy supply to your home will be set up on the most economic energy tariff. However, if you change your supplier we suggest that you ensure that the tariff they are charging is the most economic for your property.

Storage of items in loft spaces

Building control regulations stipulate that lofts in new build properties must have a certain level of insulation provided. Putting items on insulation weighs it down and reduces the effectiveness therefore you will not be able to use it for storage, even if you put boards on the joists. If you wish to use the loft for storage, please contact us to discuss your options further

Hazardous materials

You must not keep any hazardous materials or combustible materials in the property (with the exception of normal and safe storage of petroleum and gas for garden appliances). You must not put any harmful or corrosive substances down drains or any sanitary items or wet wipes down the toilet.

Grounds & Gardens

What can I expect in the garden of my new build property?

The finish and specification of garden areas in our new properties will vary from development to development. Some of our properties are built in rural locations, where ground conditions may be peaty or boggy and will need additional care and attention by our tenants to create a finished garden. We will always expect our contractor to de-stone (as much as

possible – see care of gardens section), rake and level the garden areas. Where possible, we will ask the contractor to grass seed or turf. You will be advised of this at the time you start your tenancy of the finish of the garden areas. CHT will take handover of the properties, satisfied that the gardens have been finished to our required specification.



- It is the responsibility of the tenants to look after the grounds & gardens provided with the property. This includes grass cutting, strimming, hedge trimming, weeding of paved areas, clearing of leaves. It may also include repeated grass seeding and removal of further stones that will come to the surface over time.
- You must ask our permission if you wish to build a shed, greenhouse, raised beds, dog kennel, large child's play apparatus or trampoline and other such large items. We will not unreasonably withhold permission and we will give you reasons why if we cannot meet your request. Large sheds and carports may require planning permission and it would be your responsibility to ensure you have complied with all building regulations once you have our permission to continue
- Your property will be provided with a boundary fence, generally of post & wire type construction on new builds. If you wish to change the type and/or height of fencing, please let us know.
- We will provide you with some means of drying washing - either a rotary drier or a washing line. We will replace washing lines where required ie: storm damage, but you are required to keep them in good condition

What should I do to ensure the garden becomes established?

We would ask that you read the guidance detailed below which will assist in the establishment of your garden. During the defects rectification period, the contractor will not be liable to carry out remedial works on gardens where problems have been caused by a lack of care and attention by a tenant.

Lawns and Turfing

Any new lawn or turf is going to need a level of attention and some time invested in caring for it. This will ensure that grass grows and the weeds are kept at bay. Young grass is not yet tough enough to withstand the onslaught of feet, animals and ball games so we recommend that you try and minimise traffic on the grass until it is well established. Frequent and light irrigation, and regular watering in the warm weather will also assist in grass developing and growing successfully.

De-stoning

The contractor will have de-stoned all of the garden areas. However, it is natural that stones will come back up to the surface, over time, so please remove these yourself as and when they appear.

Drainage

We expect the contractor to provide adequate drainage for any garden area. As the grass grows, a well established grass root system will assist in the natural drainage in gardens. Where there are periods of heavy rain fall it is likely you will experience ponding on the ground until the garden becomes more established.

Shared areas

What are my responsibilities for facilities shared with other tenants?

Your property may have a shared garden, drying facilities, parking area, cycle shelter, bin store or, for flats, shared stairwells and common areas. Tenants will be expected to take equal responsibility for all shared facilities.



PARKING

- Where parking is provided but not allocated to each property, this should be used considerately. ie: if there are three spaces to three properties, it would be assumed as one space per property. Should one household have no car and another two cars, it would be expected that all neighbours are consulted before one household takes use of two spaces. CHT would ask all tenants to agree this between themselves in the first instance and would only intervene and offer mediation where a complaint is made.
- If parking is allocated to each property, this will be marked on a plan provided to you at the start of your tenancy. Please only use your allocated spaces for parking.
- Guests should be asked to park courteously when visiting the property - tenants are responsible for the actions of their visitors.
- Vehicles which are not roadworthy should not be parked in the parking area.

COMMUNAL GARDEN AREAS

It is the responsibility of all tenants to keep these areas tidy and free of animal fouling. Details of any grounds maintenance contracts will be provided at the start of your tenancy otherwise, grass cutting, weeding, etc, is the shared responsibility of all tenants with access to the garden space.

DRYING AREA

Please be courteous to other residents with the use of shared drying lines. All tenants are expected to manage this between themselves.

BIN STORE

Communal bin stores will be marked on the property plan provided to you. Please ensure that shared bin store areas are kept tidy and rubbish is put in the appropriate bin.

You are responsible for putting out your own bins for the refuse pick up.

BIKE STORAGE

Communal bike storage areas will be marked on the provided plan and details of who has the right to use this facility will be detailed in your lease.

Please ensure that this area is kept tidy and only bikes are stored in this area.

SEPTIC TANKS

Where more than one property is serviced by a septic tank, one property will host the metering apparatus and all households will be required to pay an equal share of the cost of emptying. Full details will be provided in your lease and tenancy letter.

Tenancy Management

CHT are a private landlord and we have a responsibility to manage your tenancy in a fair and reasonable manner, and we expect our tenants to abide by the terms of their Tenancy Agreement.

If we require access to your property for any of the reasons detailed in your tenancy agreement (eg: repairs, inspections) we will give you 48 hours notice. However, in the event of an emergency repair no notice is required.

If you have any queries in relation to your Tenancy Agreement, or want us to provide you with some assistance or support in managing your tenancy, please contact us.

Changes to the tenancy

Can I sub-let my property?

The Tenancy Agreement confirms that your property should be used as your sole and principle residence. Therefore, you cannot assign or sub-let your property to another party. If there is a genuine need for you to request to sub-let your property for the short-term, eg: where you might have to work away for a short period, we will consider your request. You would need to make this request in writing - please note we are under no obligation to give permission for such an arrangement. In the event that the tenancy is in your sole name and a non-related adult (eg; not the spouse, civil partner or dependents ie: children, parents) wishes to live in the property then the main tenant should seek permission from the landlord and also accept responsibility for their actions.

Can I change the names on Tenancy Agreement?

Please contact CHT if any of the following situations occur and your individual requirements will be fully discussed in confidence:

- The Tenancy Agreement is only in my partners name - although we took the tenancy together – what happens if we separate and agree that I should continue staying in the property, as we have children?
- The tenancy is in joint names and my partner wants to give up the tenancy but I wish to remain in the property - can I change the Tenancy Agreement just into my name?
- The Tenancy is only in my name - I am now in a new relationship. I would like to add my partners name to the Tenancy Agreement - can I do this?

Do I need to let you know if other people are living in the property?

Yes, you must advise us if any person over 16 that is occupying the property as their main and principle home. If they leave you must also advise us accordingly. You must not allow the property to become overcrowded.

Ending the tenancy - tenant

What happens if I wish to end the tenancy?

- You need to give us a minimum of 28 days notice, in writing, to terminate the tenancy. Please refer to your PRT for further guidance on ending your tenancy and notice periods.
- To end a joint tenancy both tenants must agree to end the tenancy and both tenants must give written notice.
- We will arrange to undertake an end of tenancy inspection on the property. Any tenant damage identified, that does not constitute fair wear and tear, will be noted and you will be asked to rectify prior to leaving the property.
- Where CHT will deem it necessary to deep clean the property because of pets or smoking the tenant will be recharged for this.
- Prior to leaving the property please ensure that you empty all cupboards, sheds and loft space and that the property is left in a clean and tidy condition.
- Please remember to return all the keys to us. Please notify all your utility providers and the Council Tax of your move and arrange for your mail to be re-directed.

Can anyone else inherit my tenancy if I die?

If a tenant dies whilst they are the only tenant under a PRT, a partner, family member or carer can inherit the tenancy (as long as they did not inherit the tenancy from someone in the first place) under certain conditions. The PRT details these conditions.

Ending the tenancy - Landlord

How can CHT end the tenancy?

- CHT can give notice to end the tenancy using any one of the 18 grounds for ending the tenancy. The grounds for issuing a Notice to Leave, are detailed in the Tenancy Agreement.
- The amount of notice CHT is required to give depends on the grounds for ending the tenancy and how long the tenancy has been running for.
- If the tenancy has been running for less than 6 months, CHT must give at least 28 days notice to leave.
- If the tenancy has been running for more than 6 months, then the tenant may be entitled to up to 84 days notice to leave.
- These timescales depend on the grounds of the Notice to Leave—please refer to your PRT for further guidance on notice periods, grounds for eviction and timescales.
- All correspondence to the tenant with regard to ending the tenancy will have to be served in accordance with the terms of the PRT.
- Where there is a dispute about the Notice to Leave the landlord can apply to the Private Landlord Tribunal for their intervention.
- Please refer to your Tenancy Agreement for more details on the mandatory and discretionary grounds.

Complaints

When something goes wrong, we need you to tell us about it. We are committed to providing a professional service to all our clients and customers and this will help us to improve our standards.

We will, where appropriate, make reasonable adjustments for customers who might be disadvantaged because of factors such as their age, infirmity, disability, lack of knowledge, lack of linguistic or numeracy ability, economic circumstances, bereavement or do not speak English as a first language.

If you have a complaint, please put it in writing, including as much detail as possible. We will then respond in line with the timeframes set out in the relevant complaints procedure.

What will happen next?

- We will send you written acknowledgment of the receipt of your complaint within the required timescale, enclosing a copy of the relevant procedure.
- We will then investigate your complaint. This will normally be dealt with by the Housing Manager who will review the case fully. A formal written outcome of our investigation will be sent to you within the stated timescale.
- If, at this stage, you are still not satisfied, you should contact us again and we will arrange for a separate review to take place by another senior member of staff.
- We will write to you within the required timescale, confirming our final viewpoint on the matter.
- If you are still not satisfied with our final viewpoint (or more than 8 weeks has elapsed since the complaint was first made) you can raise an action with the First Tier Tribunal.

CHT are members of the Scottish Association of Landlords www.scottishlandlords.com and you may invoke their complaints procedure if you remain dissatisfied once the initial stages above have been exhausted, or if we do not process your complaint within a reasonable timescale.



GET IN TOUCH:

For any property or tenancy queries,
please contact our
Housing Management Team

www.chtrust.co.uk

housing@chtrust.co.uk

**Suite 4
Second Floor
Moray House
16-18 Bank Street
Inverness
IV1 1QY**

01463 233 549

Please note that all the information contained within this leaflet is for guidance only and does not form the basis of any contract. CHT has taken care to ensure the accuracy of this brochure, however they cannot be held responsible for any errors or omissions. CHT offers no financial or legal advice - potential applicants for Rent to Buy properties should seek appropriate legal & financial advice.

