

Tenants' Handbook

The following is a list of things that you need to sort out when you move into your new home to make sure that everything goes smoothly:

Gas, Electricity, Water, Telephone

Let the suppliers of all these services know that you are the new tenant. You may also need to make arrangements to get supplies connected. Even if the supplies are already connected, don't put off contacting the suppliers because you could end up with big bills to pay later.

Electricity

- If all the power in your home goes off, check the main fuse box or circuit breaker as well as the plugs to your electrical appliances.
- The replacement of fuses in the main fuse box is your responsibility so make sure that you have spare fuses available. Do not attempt to replace a main fuse unless you are sure you can do it safely.
- Most new homes will have circuit breakers instead of fuses. These are switches that will automatically go to the OFF position when a fuse would normally have blown.

Gas

- It is dangerous and illegal to try and fit, repair or service your gas fire or cooker yourself. Choose a fitter who is registered with CORGI (the Confederation of Registered Gas Installers). All gas fires and boilers fitted by Three Rivers will be serviced regularly by us.
- Your gas stopcock is likely to be near the gas meter. You may need to turn it off quickly in an emergency.
- Ventilation – gas appliances need fresh air to work safely. This is usually provided by ventilators in the wall, window or door. They must not be blocked off or wall papered over.
- If you smell gas:
 1. Put out cigarettes and do not light matches
 2. Do not use electrical switches (in case of sparks)
 3. Turn off the gas supply at the mains with the stop cock
 4. Notify Transco and Three Rivers

Heating and hot water

Make sure that you know how your heating and hot water systems work. Ask your housing officer to go through it with you if you are unsure.

Water

- Your water stopcock is likely to be under the kitchen sink. Please check that it is working properly at regular intervals.
- Overflows - coldwater storage tanks and w.c. cisterns are fitted with overflow pipes to prevent flooding. If the overflow is running and you cannot stop it yourself (usually by unsticking the ball float) you should report it to Three Rivers.
- In the event of a burst pipe you should:
 1. Turn off the water supply at the stopcock
 2. Turn on all taps to drain the system
 3. Find out where the water is coming from. Tie a rag around the leak if you can and put a bucket underneath.
 4. Contact Three Rivers to report the burst or use our emergency service if it is outside normal office hours.

Frost precautions

Water can freeze inside pipes during cold weather. This cracks the pipes and, when the ice melts, water bursts out causing damage to the building and your own decorations and possessions. You can avoid this miserable experience by taking a few precautions if the weather is cold, or could become cold soon.

1. Leave some heating on if your home is going to be empty overnight or for a day or two – it only needs to be on a low setting.
2. If you are going to be away longer than this, drain all the water out of the system, turn off the supply at the stopcock and then leave the taps on until the water stops running.

Council tax

Tell the council (council tax section) that you are the new tenant. You can arrange to pay your council tax in monthly instalments. It's better to sort this out quickly as you could face a huge bill later if you do nothing.

Getting benefit

If you get benefits you should contact your local DSS and unemployment benefits office as soon as you move. You don't want to lose out on any benefits to which you are entitled. And don't forget you may be able to get housing benefit to help pay some or all of your rent. Your council's housing benefit office will give you a form. Our Benefits Advice Officer will be able to assist if necessary.

Doctors and dentists

Find out where your nearest doctors and dentists are (you could ask neighbours for recommendations). It is best to register with them straight away rather than wait until you are ill.

TV Licence

You will need to update the address on your TV licence. (Write to TV licensing, Barton House, Bristol, BS98 1TL or phone 0117 937 7500)

Letting people know

Make a list of people and organisations that should know you have moved. This could include your employers, benefit offices, banks and building societies, credit card companies and so on.

Redirecting mail

You can get the post office to redirect your mail from your old home to your new one but you will be charged for this service.

Keys

Three Rivers does not keep spare keys to your home, so if you lose your key and the lock has to be forced you will be charged for the damage. If possible, leave a set of keys with a close friend or relative rather than in your home.

Insurance

Three Rivers only insures the fixtures and structure of your home. We strongly advise you to insure your own possessions against fires, theft, flooding and accidental breakages.

You should also insure yourself against accidental damage to other property. For example, if you left a tap running and flooded a neighbour's home, you would also be liable to replace our fixtures and fittings, such as toilets and baths if you damage them.

Insurance need not be expensive and the money is well spent when you compare it to the cost of replacing the contents of your home.

Security

The harder you make it for burglars to break into your home, the more likely it is that they will go somewhere else. You can often avoid a break-in by taking a few simple steps:

- When you go out, close all windows, lock your entrance door and leave a light on.
- Never leave your door key under the doormat or hanging on a string behind the letterbox. Thieves always look in these places
- Check the identity of all callers before you let them in. Most officials and all Three Rivers staff carry identity cards. Ask to see them
- Always cancel newspapers / milk when you go away. You should inform Three Rivers if you are going to be living away from home for some time.

You might want to set up a Neighbourhood Watch Scheme, where people agree to keep an eye on each other's houses, and tell the police if they see anything suspicious. If you're interested in finding out more about this idea, contact your local police station. They will give you more information about other crime prevention initiatives.

Smoke alarms

We have fitted a smoke alarm in your home. It will give you an early warning by making a loud noise if fire breaks out. It could make the difference to your family's safety. You should never:

- Try to disconnect your alarm
- Paint over it
- Move it
- Remove the battery
- Delay replacing a worn out battery

Check your alarm regularly to make sure that it is working properly. You can do this by pressing and holding the test button until the alarm sounds. The alarm should stop sounding after you take your finger off the button. If your alarm does not seem to be working properly and you have changed the battery, report it to Three Rivers.

Fire

Fires can start easily and spread quickly. Please do not remove any internal doors or door closures in your home because these help to stop fire from spreading. If a fire (even a small one) does start you must:

1. Leave the building as quickly as possible
2. Close doors behind you if possible, to stop flames and smoke spreading
3. Phone 999 and give full details to the fire service
4. Warn your neighbours
5. Notify Three Rivers

If you live in sheltered accommodation or in a building you share with others you should familiarise yourself with the fire safety instructions for that building.

And finally...

We are here to make sure any problems you have are sorted out without any fuss. If there's anything you don't understand or if you need any help or advice, contact our Customer Services team straight away.

Your Tenancy Agreement

This is the document you signed when you moved in. It sets out your rights and responsibilities and also those of Three Rivers. It is a legal contract and can be enforced in a court of law. Here, we explain some of the items in your tenancy agreement.

Secure or Assured?

Basically, there are two types of tenancy agreement. You will either have a Secure or an Assured Tenancy.

The main difference between the two is the way in which rent is set. There are also some legal differences, but in practice all tenants have roughly the same rights and responsibilities.

If you became a tenant before January 1989, you will have a Secure Tenancy. If you became a tenant after 1989, you will have an Assured Tenancy. If you are unsure which tenancy you have, please ask your Customer Services Officer.

How long can I stay in my home?

We want you to live in your home for as long as you wish (unless you have a licence). There are only a few reasons why you may be required to leave and these are listed in your tenancy agreement.

If you break any of the terms of your tenancy agreement, Three Rivers may take legal action. This could include eviction. It is our policy only to evict as a last resort.

Assured shorthold tenancies and licence agreements

Some of our residents will be given an Assured Shorthold Tenancy or a Licence Agreement. These are fixed term agreements, which means they only last for a set period of time. If you have an Assured Shorthold Tenancy or Licence Agreement this will have been made clear to you when you moved in.

Joint tenancies

Joint tenancies are offered to couples or other adults sharing a home. Joint tenants have equal rights and are equally responsible for all the conditions of the tenancy agreement. So, for example, each tenant is responsible for the rent and any arrears.

If one of the joint tenants leaves then the remaining tenant can apply to become the sole tenant.

Marital or relationship breakdown

If your marriage or relationship has deteriorated to the point where you no longer wish to live together, we would urge you to seek advice before thinking about giving up your home.

Three Rivers cannot get involved in deciding who should become the sole tenant. Only the Courts can do this. So if you cannot agree between yourselves, you should seek legal advice.

We are often asked if we can provide another home for a partner who has to leave a shared tenancy. If you are interested in this please contact our Customer Services team.

Passing on the tenancy

If you die, your husband, wife or the person you were in a relationship with (if they were living with you at the time) can apply to have the tenancy transferred to them. A close relative such as a brother or sister, can also apply, but they must have lived there for at least the previous 12 months. Your tenancy can only be passed on once.

Lodgers and sub tenants

Lodgers and sub-tenants are people who pay you for the use of part of your home. You can take in lodgers and sub-tenants as long as you ask our permission first and it does not cause overcrowding in your home. If you receive housing benefit, allowing someone to share your home will affect your benefit. You will need to inform the Housing Benefit Department of your local council.

Your tenancy file

We keep details relating to your tenancy on file. The file contains details such as your name, date of birth and correspondence relating to your tenancy.

You have the right to look at your tenancy file to check the details and make sure the information is correct. You also have the right to challenge the accuracy of any information we have about you.

These are just some of the issues in your tenancy agreement. You also have other rights and responsibilities. Please read your tenancy agreement to find out about them.

If you have any queries about your tenancy please contact our Customer Services team.

Rent & Other Money Matters

Your rent is due every Monday a week in advance. You should pay once a week unless you have made a special arrangement. You can pay:

- **At the Post Office** - When you move in, you will be sent a Giro Swipe Card. Take your card and cash to a Post Office and they do the rest. Make sure you receive a receipt and keep it in a safe place. Receipts are the only proof you have of the rent payments that you have made.
- **Through your bank** - A “standing order” tells your bank to pay the rent from your account. When the rent goes up you will have to change the standing order to the new amount. It doesn’t happen automatically.
- **By post** - You can send a cheque or postal order made out to “Three Rivers Housing Group” to your local housing office. Put your name and address on the back of the cheque or postal order. Don’t send cash through the post.
- **Through housing benefit** - If all or part of your rent is covered by housing benefit you can arrange for it to be paid directly to Three Rivers. If housing benefit only pays some of your rent you will need to pay the rest using one of the methods above.

Rent statements

You will get a rent statement every 3 months. It is important that you check your statement.

What your rent covers

Your rent is used in three ways:

- To repair your home when things go wrong or are worn out.
- To manage the housing service: running offices, organising the re-housing system, ordering repairs and so on.
- To help pay back the money we have borrowed to build new homes and to modernise older ones.

Service Charges

Where we provide extra services such as cleaning, gardening, heating or lighting, you will pay a Service Charge. These charges are reviewed every year and are calculated to obtain just sufficient income to cover costs. If you pay a service charge this will be mentioned in your tenancy agreement and collected with your rent.

Help with your rent

You may be able to get housing benefit to help pay your rent. How much you get depends on your individual circumstances. It's worth applying even if you think you won't qualify. Don't delay in applying, as housing benefit cannot normally be backdated. Your council's housing benefit office will give you a form.

Three Rivers employs a Benefits Advice Officer who can advise and assist you in claiming all housing and other benefits to which you are entitled. This is a free and confidential service to Three Rivers tenants.

Trouble with the rent?

Anyone can get into money trouble from time to time. You might not be claiming the right benefits or you could have lost your job or been unable to work because of illness. The rising cost of living and the demands of household bills can add to the worry. You may find yourself getting behind with the rent.

Get in touch

Three Rivers gives a good service to all its customers – including those with money trouble. If you are struggling to make ends meet you should get in touch with us straight away. We can help you to work out how to pay off what you owe. You can agree to add an extra amount to your weekly rent until the debt is paid off. You will never be asked to pay any more than we think you can afford.

Legal action

We always help people to get out of rent debt where we can. We will, however, take swift legal action against anyone who refuses to pay.

We begin by informing the tenant officially that we plan to take them to court and that they could eventually lose their home. This is called “**Notice of Intention to Seek Possession**”. We then wait for four weeks after this notice before we can get a date for a court hearing.

If you find yourself in this position, you should get in touch with us before these two weeks are up. The action may be cancelled if you make an agreement to pay.

Court hearing

If the tenant still does not do anything, the Court will tell them the date of the hearing and give them a chance to explain their circumstances. Even at this stage, it is not too late to get in touch to get the problem sorted.

The Court will probably order the tenant to pay off the debt with a certain amount each week. Tenants will only be evicted if they break the order. But in very serious cases, when the tenant makes no effort to pay or has broken a repayment agreement, we will ask the Court to evict as soon as possible.

REPAIRS

Areas of Responsibility

Although we will carry out most of other repairs, you also have responsibilities in some areas. These are as follows:

Item	Who is responsible		Comments
	Us	Tenant	
Bathroom			
Bath	•		
Shower unit		•	Unless we provided the unit
Toilet seat		•	
Toilet pan	•		
Wash basin	•		
Central Heating			
Chimney and flue	•		
Chimney sweeping		•	
Coal bunker	•		
Electric storage system	•		
Fireplace tiles		•	
Gas fired system with radiators	•		Including gas fires if they are fitted
Solid fuel system	•		
Doors			
Door bell		•	
Door chain	•		
Inside doors		•	Including handles and locks
Outside doors	•		Including doors to flats in communal areas
Keys	•		Unless you lose the keys
Mortice locks	•		you will be responsible
Night latch (Yale type) locks	•		for the costs of replacing locks
Structure			
Ceilings	•		
Damp-proof course	•		
Floors	•		Except carpets, vinyl and so on
Outside woodwork	•		
Roughcast plastering	•		
Skirting boards	•		
Stairs (inside)	•		
Steps to entrance	•		
Walls	•		

Electrical			
Communal TV aerial system	•		
Electric Fire		•	Unless we have fitted it
Immersion heater	•		
Individual TV aerial		•	
Light fittings	•		Not including table lamps, fluorescent lights
Plugs		•	Including fuses
Smoke detectors	•		You are responsible for changing batteries
Sockets	•		
Stair lighting	•		
Switches	•		
Wiring and circuits	•		
Kitchens			
Cooker		•	Unless we provide it
Cooker socket	•		
Kitchen units	•		
Sink bowl and drainer	•		
Plumbing			
Blocked sink, wash basin, bath or toilet		•	
Domestic cold water supply	•		Including storage tank
Downpipes (rain and soil)	•		
Drains	•		
Gutters	•		
Hot-water supply	•		Including storage cylinder
Sink plugs and chains		•	
Washing machine fittings		•	Unless we have fitted them
Windows			
Glass in windows		•	Unless broken by vandals or some similar cause
Sills	•		
Window catches	•		
Window frames	•		
Window handles	•		Unless you have fitted them
Window locks	•		
Other			
Clothes line posts	•		
Fences	•		Unless you put the fence in
Footpaths	•		
Gates	•		
Inside decoration		•	
Outside decoration	•		

These tables do not apply if:

- The repair is needed because you have not taken care of the property or have damaged it. In this case, it is up to you to get the repair done and to pay for it, even if it was an accident. Any repair work must be carried out to a good standard. If Three Rivers carry out the work you will be recharged the cost of the repair.
- If you have applied to buy your home, we will carry out the essential repairs until you have bought it. After that, you are responsible for all repairs. Make sure that you take out a buildings insurance policy to cover the cost of repairing or rebuilding your home if it is structurally damaged (by fire, for example).

You must tell us about any repair that needs doing as soon as you can.

Repair work

Repairs are carried out by our own staff and approved contractors. Sometimes we will need to inspect a problem before it can be repaired. We also make random inspections from time to time to check that repairs have been carried out satisfactorily.

You can help the repairs service work smoothly by:

- Keeping your repair appointments so that our contractors and staff can get on with the job as soon as possible. Missed appointments mean time wasted and unnecessary expense. You could be charged for a wasted call out.
- Sending your satisfaction questionnaire back straight away. The postage is free.

Right to repair

Please let us know if a repair is not done within its set timescale. Under the Right to Repair if we fail to do the repair a second time, you can make a claim for compensation.

The Right to Repair is a right you have by law. If you wish to make a claim or carry out repair work you should contact our Customer Services team first.

Decoration

You are responsible for decorating the inside of your home. In properties that have just been built or re-modernised you should not wallpaper for the first year, as the newly plastered walls will need to dry out.

We will regularly decorate the outside of your home and any staircases, corridors or hallways shared with other tenants.

Disability Adaptations

If you or a member of your household suffers from a disability there are a number of ways Three Rivers can try to help.

- We can sometimes install adaptations in your home to make it easier to move around.
- We can give you advice on what the Council Social Service Department can provide – such as home helps, meals on wheels etc.
- We can try to move you to suitable accommodation.

Alterations and improvements

You can make alterations or improvements to your home, providing that you have our written permission first.

Permission is required for work such as:

- Erection of a new TV aerial
- Installing satellite dishes
- External decorations
- Changes to kitchen units, sinks, baths etc.

The work must be done to a good standard. We would not allow any work that would make your home unsafe or reduce its value.

If we do give permission, you may still have to get planning permission and building control approval. Your local council will advise you of what work requires their permission.

If you ever move, you may be entitled to compensation for improvements you may have done to your home such as fitting a new kitchen or putting in central heating. The actual amount for compensation you receive will cover what you paid for the work excluding any depreciation for wear and tear.

Condensation and Damp

Condensation and damp are often confused because they both leave a musty smell. If you think you may have damp or condensation in your home, the first thing you need to do is check that you are doing everything you can to prevent condensation occurring.

Condensation

A lot of moisture goes into the air whenever you cook, run a bath or dry clothes in your home. When this moisture meets a cold surface it turns into droplets called "condensation". If this is left mould will start to grow. This usually happens on cold outside walls and surfaces, and in areas where the air does not circulate well. It can damage clothes and furnishings.

You can reduce the problem by:

- Wiping moisture away whenever you see it. It may collect on windows over night.

- Keeping a window open if you are drying clothes indoors. Dry them outside whenever possible and only use a tumble drier if it has direct ventilation to the outside.
- Keeping rooms warm, even a low “background” heat will help.
- Ventilate the room. Nobody likes draughts but some air does need to come in and out, so open windows a little until they stop misting up.
- Not using bottled gas or paraffin heaters. They actually produce water in the air and are a fire risk too.
- Not blocking up air vents fitted in your home.

Damp

Damp happens when a fault in the basic structure of a building lets in water from the outside. The usual signs are mould, a musty smell and wet patches on the walls or ceiling after rain.

If you think your home has damp, contact our Customer Services team. They will arrange for an officer to call at your home to look into the problem. We will carry out any necessary repair work.

You & Your Neighbourhood

Everyone is entitled to enjoy their home and surroundings without annoyance from other people.

Difficulties can range from a fall out about next to nothing to wider issues of crime, drug abuse, vandalism and general anti-social behaviour often leading to serious nuisance, harassment and discontent within a scheme or an area.

Three Rivers is committed to tackling these issues in a variety of ways and is constantly working towards meeting an objective of creating pleasant stable communities which people are happy and content to live in. We will:

- Respond quickly to problems reported by residents
- Actively support the victims of nuisance, harassment, crime or anti-social behaviour
- Take positive action against the person or persons causing the problem
- Involve other agencies such as the Police or Social Services where necessary
- Work with the community and encourage residents to confidently participate in initiatives to minimise these problems
- Take legal action leading to eviction if necessary
- Take firm action against any person abusing or handling illegal drugs or substances
- Obtaining court injunctions where necessary

If you are experiencing such behaviour, or are aware it is happening to someone in your area, please contact customer services. You may also want to consider contacting the police as well so they can take action.

Noise

Excessive noise caused by loud music, revving engines etc. disturbs everyone. Please be aware of other people and keep noise to a minimum. It helps to place TVs and hi-fis away from shared walls.

Pets

You can keep pets in your home. However, we will normally not allow pets such as dogs or cats to be kept in flats. However, in special circumstances we may consider exceptions to this rule.

All pets must be kept under control. If your pet annoys neighbours or damages property then you maybe asked to get rid of it.

Rubbish

Littered and untidy bin areas are a health hazard and attract pests and vermin so please keep bin areas clean and tidy. This is much easier if rubbish is wrapped before being put in the bin. You should only put rubbish outside on the day it is due for collection. To remove large items of household rubbish such as unwanted furniture just contact the Cleansing Department of your local council.

Pests

To get rid of any kind of pest – cockroaches, mice, rats, wasps – please contact the Environmental Health Department of your local council. These are the best people to deal with this sort of infestation. Our Customer Services team will also need to be informed.

Gardens and yards

If you have your own yard or garden, then you must keep it clean and tidy. You should not allow rubbish to pile up or let your garden become overgrown. We look after the landscaped areas around your home. But, we also expect tenants to help in keeping the areas clean and tidy.

Car parking

On many of our new housing schemes, parking areas are provided for tenants and their visitors. Parking spaces cannot be reserved. In special circumstances such as if you are disabled, we may allocate you a specific parking space.

Parking areas must not be used for repairs or work on cars apart from essential maintenance to your own vehicle. And always keep the parking areas tidy. We may have to charge you for clearing up any mess you leave.

When you park in the parking areas, you do so at your own risk. We accept no responsibility for damage to cars in the parking areas. And we have the right to refuse permission to park for large or dilapidated vehicles. If you believe a car to be abandoned you should inform our Customer Services team.

Garages

We do have some garages to rent in some areas but demand is very high. If you would like to be put on the list, please contact customer services.

Running a business

Normally we have no objections to your working from home but you must let Customer Services know. Certain types of business are not allowed such as vehicle maintenance, running a taxi service or using your home as a bed and breakfast establishment. The business must be legal and there should be no safety risk or chance of your neighbours being disturbed.

Moving On

Moving to another Three Rivers home

You may think your present home is not suitable any more. Perhaps your family has outgrown your house, or you have medical reasons for wanting a different kind of home. Whatever the reason, you can apply for a “transfer” to another property. You’ll need to contact our Customer Services team.

Exchanging with another tenant

If you can’t get a transfer you could think about swapping your home. You can exchange with another Three Rivers’ tenant, or another housing association or council tenant.

This is called a “mutual exchange”. You’ll need to fill in an “Exchange Request Form” which you can get from the Customer Services team. You can advertise in local papers and shop windows.

When you have found an exchange partner you should tell our customer services team and they will tell you what to do next. Before an exchange goes through, you’ll need to get our go-ahead in writing.

By law we must agree except in certain situations such as:

- Tenants from either household are being taken to court for rent arrears
- The home would be too big, or too small for the people you’re swapping with

Moving to another part of the country

You may need to move a long way away to work or to look after a relative. A national scheme organises this sort of move for council and housing association tenants. It’s called “Housing Organisations Mobility and Exchange Services” (HOMES). HOMES will try to re-house you in the area you want. You can find out how to apply for this scheme from our Customer Services team.

Ending your tenancy

When you leave your home you must let us know at least 4 weeks before you go. You will need to complete a “Notice of Tenancy Termination” form and return it to our Customer Services team. They will then tell you where and when to hand in your keys.

Hand your keys in when the four weeks are up. If you don’t, we will have to change the locks and charge you for the work.

Rent continues to be charged until the keys are returned or the locks are changed. Make sure your rent is paid up to date and that the property is clean and tidy. If it’s damaged, or needs decorating, you will have to pay us to put things right.

Please ensure that you take all your things with you when you leave. We will have to charge you if we have to remove anything you have left behind.