

The Tenants Handbook

Contents



Section One

Foreword



Section Two

Your Housing Association



Section Three

Paying your Rent or Other Charges



Section Four

Help with Your Rent -
The Housing Benefit Scheme



Section Five

If You have Rent Arrears



Section Six

Repairs and Maintenance



Section Seven

Looking after your Home



Section Eight

Being a Tenant



Section Nine

Allocations



Section Ten

Buying your Home



Foreword

Foreword



From our Chairperson

Welcome to the Paragon Housing Association's "Tenants Handbook".

On behalf of the Management Committee and members of staff it gives me considerable pleasure to present this new edition of the tenants handbook. This is being provided to all our tenants and I hope that you find it useful and easy to use.

The handbook contains information about Paragon, who we are, how the Association is run and the services we provide.

I would like to take this opportunity to thank all the people who helped the handbook take shape and specially to Allie Shanks who designed the graphics.

Once again, I hope you find this handbook useful and I encourage you to contact our staff if you have any comments about the handbook. We will try to take on board any comments you have for future updates. We also welcome any comments you may wish to make about our services generally. Just contact any member of staff to discuss it. With your help, we hope to go on improving the services that we provide.

Flora Wallace

Flora Wallace
Chairperson



Section Two

Your Housing
Association

Your Housing Association

Paragon Housing Association - Your Housing Association

There are over 200 housing associations currently operating in Scotland and Paragon Housing Association Limited is one of them. To allow local needs to be met, each housing association is different. The difference may be in size, types of housing provided, who is eligible for membership and so on. However, there are some basic principles which apply to them all -

- They are "not for profit" organisations.
- They are controlled by unpaid committee members supported by professional staff.
- They are accountable to members of the association.
- Registered housing associations, like Paragon, are subject to strict performance monitoring by Communities Scotland.

Paragon Housing Association has a policy which allows tenants, owners and other members of the community to become members. If you would like to become a member of the Association please contact us for an Application Form. It costs £1.00 for life membership and it will give you a say in how the Association is run.

Paragon is a registered charity controlled by an unpaid Management Committee (elected by members) and is made up of tenants and other members of the community.

If you would like further advice on membership, please do not hesitate to contact our staff.

Contingency Planning

In the event of any major incident which disrupts how the Association delivers our services to you (e.g. the closure of our offices due to fire or flood, major telephone system failure etc) we have developed a “Contingency Plan” to help us go on providing services to you.

We have procedures in place to ensure we can carry on providing a repairs service, collect rents etc.

If such an event occurs, please check the local press as we may place information in the papers in the short term to advise you about what is happening.

Section Three



Section Three

Paying your Rent or
Other Charges

Paying Your Rent Or Other Charges

Paying Your Rent or other Charges

When Does My Rent Have To Be Paid?

Your rent is due monthly in advance. Payments should be made by the 29th of each month. However we know that some people prefer to pay weekly because of their circumstances. If you wish to pay other than monthly in advance you must contact your Housing Officer to make an arrangement.

If you are having difficulties paying your rent then please refer to section four and five.

What if I Am Not Sure About How Much Rent I Should Pay or I Want To Check My Current Balance?

Contact your Housing Officer or a member of the Housing Management staff who will provide you with the necessary information.

How Can I Pay?

Paragon offers a variety of ways to pay your rent.

At the Office

We are open Mon - Fri 9.00 a.m. to 5.00 p.m. and you can make payments at the counter by cash or cheque. You will receive a receipt for payments made.

By Phone

If you have a debit card such as Switch you can pay your rent by phone. We will send you a receipt for any payments received.

By Post

You can post in cheques or postal orders but we would ask you not to send cash. If you send in postal payments please make sure you include your name, address and your rent reference number. This will make sure that your rent payment is paid into your account. If you are not sure of your number then a member of staff can provide this. We will send you a receipt for any payments received.

By Bank Standing Order

You can have your bank make a payment direct to us by using a standing order. We can provide you with the necessary form for your bank.

If you do pay by this method please ensure that you change the amount if your rent changes e.g. as the result of the annual increase.

By Allpay

You can pay at any outlet which displays the Allpay, PayPoint and Pay Zone signs. If you wish to do this then you will be issued with a swipecard.

At the Post Office

You can also pay at the Post Office by using the Giro Bank system. If you wish to do this then you will be issued with a payment book showing your reference number. This is a costly method of collection for Paragon and you can help by only paying monthly if this is the way you wish to pay. Keeping the costs of collection low will help us to keep Paragons costs down and use the money saved to benefit tenants.

What If I Am Paying For a Lock-Up Too?

You can pay by any of the above methods.

How Can I Pay For Rechargeable Repairs?

Usually rechargeable repairs are “one off” payments and you can normally pay by all the above means except by Post Office Giro as payment books are not available for one off accounts. If you wish to discuss ways to pay, please contact our staff.

What If I am Receiving Housing Benefit?

If all your rent is being paid through Housing Benefit refer to section 4.

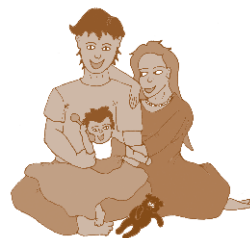




Section Four

Help with Your Rent
The Housing Benefit
Scheme

**HELP
With Your Rent**
The Housing Benefit Scheme



What is Housing Benefit?

You may be entitled to help with paying your rent through the Housing Benefits Scheme (sometimes known as “Rent Rebate”)

Housing Benefit is a Government scheme to help people on low income with paying rent. It is calculated and paid through your local council. (See Quick Guide to Services for details of how to contact your local council). You may be able to get help with rent even if you are working or receiving other benefits.

What does Housing Benefit Cover?

Housing Benefit may be paid to cover all or just part of your rent.

If you are responsible for paying the rent on your home, then you should contact your local council to check your entitlement. You may be entitled even if you are not the named tenant.

Where there are other people living with you (who are not dependant children or young people in full time education) then, even if all of your rent is paid through housing benefit, you may have to pay a NON DEPENDANT charge.

If you or your partner are on Income Support you will still have to fill in an application for Housing Benefit.

Where Can I Get Help and Advice?

Your Housing Officer can give you general advice about benefits and can point you in the right direction for help. This service is free. You can obtain a housing benefit application form directly from the Council or from Paragon.

What Happens if My Circumstances Change?

If you are paying rent on your home and not receiving housing benefit and your circumstances change e.g. you stop working, your income changes etc. then it may be worth contacting the Council to check if you will qualify. **You should do this as soon as possible as claims usually cannot be backdated and you could lose out.**

If you are receiving housing benefit and there is a change in your circumstances e.g. you start work, the members of your household change etc then **YOU MUST** let the Council know as soon as possible. Where payments of housing benefit are made and the claimant was not entitled to this then this will have to be paid back.

You should also notify your Housing Officer so that we are aware that your circumstances have altered as this may affect the rent you are due to pay.

EARLY NOTIFICATION IS IMPORTANT – DO NOT LOSE OUT ON YOUR ENTITLEMENT.

How is Housing Benefit Paid?

Housing Benefit can be paid direct to Paragon by the Council on your behalf. To do this you must sign a “mandate” which is a document that gives your permission for this to happen. You will be responsible for paying the difference between the full rent charged and any benefit paid.

If you are a new tenant then you will be issued with a mandate by Paragon staff when you are offered the tenancy. It is important you do not delay in moving into your new home as Housing Benefit will only be awarded from the date you move into it. This means you will have to pay the full rent due until the date the council awards you housing benefit.

If you contact the Council direct to make an application for Housing Benefit then you will be asked to indicate on the application form that you wish the rent paid direct to your landlord.

Queries about Housing Benefit Entitlement/Payments

As Housing Benefit is paid by your local Council any queries regarding your entitlement and the amount paid should be directed to them in the first instance. Your Housing Officer at Paragon will be pleased to assist you in any way about how Housing Benefit affects your rent account.

Details of the addresses of the local Council Housing Benefit sections can be found in the Quick Guide to Services.





Section Five

If you have
Rent Arrears

If You Have Rent Arrears!...

I you have Rent Arrears

HELP

Why Have I been sent a Letter about Rent Arrears?

Our Housing Officers look at tenant's rent details regularly and if you are not making the required payments or if you are paying later than agreed they will send you a letter.

Remember the Tenancy Agreement you signed is a legally binding document in which you agreed to pay your rent.

Paragon needs to collect rent from tenants in order to fund repairs and improvements to tenant's homes.

What Should I Do?

You should contact your Housing Officer. They will deal with any enquiry and will be pleased to offer advice if you are having difficulty paying your rent.

We recognise that people can experience difficulty in meeting their financial commitments, including rent. This can be due to a number of factors e.g.

- Becoming unemployed
- Low Wages
- Bereavement
- Disability
- Family Breakdown
- Illness

A prepayment arrangement to clear your outstanding balance can be made based on your financial circumstances.

How Can I Get Help?

Sometimes tenants fall into arrears because they are not receiving all the benefits due. We can help. Your Housing Officer can give advice on housing benefit and can assist you. This service is free, completely confidential and available at your home if you are unable to get out and about.

You can also seek benefit and money advice services from the Citizens Advice Bureau or other voluntary advice agency in the area. We are happy to work with these groups to solve the problems you may have.

Independent debt advice is also available free of charge from:

National Debt Line – Free phone 08088084000 (Ansaphone out of hours).

What will Happen if My Rent Arrears Continue to Increase?

We do take a hard line if you make no effort to work with us to clear the arrears. Paragon can take legal action and if in the end, this means evicting you, we will do it.

If you continue to fall into arrears Paragon will consider serving you with a Notice of Proceedings which is the first legal step we can take against you. This Notice is served on the tenant/joint tenant(s). A copy of the Notice is also served on any qualifying occupants i.e. any one living in the house over the age of 16.

DON'T IGNORE IT – CONTACT YOUR HOUSING OFFICER

If after the notice has been served there is no improvement in your arrears Paragon will take you to Court.

What Happens if I am Taken to Court?

You will receive a Summons - you should seek advice immediately. When the case calls in Court, the Sheriff can decide to either continue/sist your case if you make an arrangement to pay or grant a repossession decree.

THIS MAY RESULT IN YOU LOSING YOUR HOME.

If the case is continued/sisted you must keep to the agreement to pay the rent plus an amount towards the rent arrears. If you do not pay as agreed Paragon can ask the court for a repossession decree.

If court action is taken and a decree granted against you at the Sheriff Court, our Management Committee has to give approval for eviction and will do so when no other option is available.

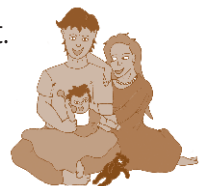
Finally

We do not want to evict you from your home. We are here to help you but to do that we need you to let us know if you are having problems paying your rent.

Do that and we will try to help you avoid getting further into rent arrears.

The sooner you contact us the sooner we can try and sort the situation out.

Help us to help you.



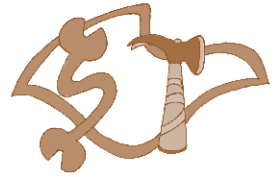


Section Six

Repairs and
Maintenance



Repairs & Maintenance



We understand that a good quality repairs service is important to tenants and Paragon aims to provide this.

The Housing Management staff has the day to day responsibility for managing this service and they can advise you on any aspect of repairs and maintenance to your house.

REPAIRS

How Can I Report a Problem?

There are a variety of ways to do this. You can report repairs by calling into the office or local contact point (See Quick Guide to Services for details), to your Housing Officer or Maintenance Officer if they are in your area, by letter or by telephone.

If you contact the office our staff will take the details of the problem. Emergency numbers are also available when the office is closed. (See Quick Guide to Services for details)

What Information Do I Need to Provide?

It is very useful if you can tell us the following things when you call

- Tenants name.
- Your full address - including flat position.
- Contact telephone number.
- What is the fault - try to be as clear as possible as this helps staff to instruct the correct type of work.
- Which rooms or areas are affected?
- If there is a loss of services such as power or water.
- If other neighbours are affected.
- If there is anyone in your home who is particularly badly affected by the fault e.g. disabled.
- If your central heating has failed do you have an alternative source of heating e.g. fire in living room?
- When will you be at home or who can be contacted to give access.

What Happens when I Report a Repair?

Our staff will establish if the repair is our responsibility and what is required to cure the problem.

If the work required is straightforward then a works order will be raised and passed to the contractor.

In more complex cases where the work may be extensive or requires further investigation our Maintenance Officer will call to inspect the work. A report is made and work ordered if the work is Paragon's responsibility. (See section on Division of Responsibility for Repairs).

Who Does the Work?

Paragon appoints contractors to carry out repair work on our behalf. This is done by competitive tender to ensure best value for money.

These contracts are monitored and the work is regularly put out to tender. If a contractor fails to perform satisfactorily then the contract may be terminated or they may not be allowed to tender for work in the future. So your feedback on the service is important.

What Happens If I Report a Repair Through The Emergency Service?

Your telephone call will be dealt with directly by the contractor's call out service. All emergency situations will be dealt with and follow-up work may then be done during normal working hours e.g. broken windows may be boarded up as part of the emergency but re-glazed during normal working hours. The contractor should notify Paragon of any emergency work done and what other work is required. Please contact Paragon staff during normal working hours if you wish to discuss any details about follow up work required.

If there is a serious emergency e.g. fire, severe flooding then contractors, the Police and Fire Service have contact numbers for Paragon staff who will attend if required.

How Quickly Will My Repair be Carried Out?

Paragon's Repairs Policy sets out the time-scale which the contractor is expected to respond to particular types of repairs, from when the work is instructed.

CATEGORY	EXAMPLES	RESPONSE TIME
EMERGENCY "Damage which could affect the health, safety or security of the tenant or damage the fabric of the building, if the repair is not attended to immediately"	e.g. escape of water within a building, overflowing toilet, dangerous brickwork, etc.	Within 2 hours
URGENT "The removal of a health hazard, a hazard of safety or repairs which are not an emergency but which cannot wait for inclusion as routine."	e.g. partial loss of power, loose banister, most roof leaks, etc.	Within 3 working days
ROUTINE "These are non emergency repairs or replacements in response to reported defects or damage accepted by Paragon as statutory obligations." The response time depends on the trade involved."	e.g. most repairs to doors and windows, roof repairs where there is no immediate danger of water penetration	Electrical, Glazing and Plumbing within 5 working days Joiners, Builders, all other trades within 10 working days

How Does Paragon ensure that The Contractor Performs Well?

Targets are set to monitor how well the contractor is performing in carrying out repairs in time.

Our Housing Management staff check accounts received to ensure value for money. A percentage of all repairs carried out are inspected to ensure the work is to a good standard and we carry out surveys of tenants to establish their views.

We welcome comments from tenants on the standard of the repair service and we will

use this information to try to make improvements. Please contact us immediately if you experience any problems with repairs.

We hold regular meetings with contractors to ensure they are aware of the standards we expect them to achieve.

What Happens if I Am Not At Home when The Tradesman Calls?

The tradesman should leave you a card with details of how to contact them to arrange when they can call to do the work.

If there are repeated calls and there is no one at home then the work will be cancelled so it is important that you let us know if you cannot be at home.

You may be charged when you have made access arrangements and repeatedly failed to keep them.

What Happens if I Am Not Satisfied With the Service Provided?

Please contact our staff and explain what the problem is and we will try to put it right.

We understand that some types of repairs can cause a lot of disruption if they are not carried within a reasonable time-scale. These types of repairs are covered by our Right to Repair Scheme - in these cases if the work is not done on time tenants may be eligible for compensation or can contact another contractor to have the work carried out.

TENANTS RIGHT TO REPAIR SCHEME

The Right to Repair Scheme is a compulsory Government scheme which ensure that tenants receive a good repairs service.

For a repair to be completed within the Right to Repair response time it must be of a type specified in the scheme. These are noted below:

LIST OF DEFECTS AND REPAIRS WHICH ARE QUALIFYING REPAIRS AND MAXIMUM TIMESCALE FOR COMPLETION (DAYS).

DEFECT.	MAXIMUM TIME.
1. Blocked flue to open fire or boiler	1
2. Blocked or leaking foul drains, soil stacks or toilet pans where there is no other toilet in the house.	1
3. Blocked sink, bath or basin	1
4. Complete loss of electric power	1
5. Partial loss of electric power	3
6. Insecure external window, door or lock	1
7. Leaks or flooding from water or heating pipes, tanks or cisterns	1
8. Loss or partial loss of gas supply	1
9. Loss or partial loss of space or water heating, where no alternative heating is available	1
10. Toilet not flushing where there is no other toilet in the house	1
11. Unsafe power or lighting socket, or electrical fitting	1
12. Complete loss of water supply	1
13. Partial loss of water supply	3
14. Loose or detached banister or handrail	3
15. Unsafe timber flooring or stair treads	3

If you report one of these types of repair, the work must be completed in the response time stated as long as you can provide suitable access to the workman. You will be asked this when you report the repair. In respect of the initial contractor, if the repair is not started within the time limit set, you are entitled to £15 compensation for the inconvenience.

The scheme also allows you the right to instruct the alternative contractor to do the work and send the bill to us PROVIDED THAT -

- a) The work has not been completed within the response time.
- b) You have complied with the access arrangements.
- c) You contact Paragon to advise us of the failure to complete the work before instructing the alternative contractor.

If the alternative contractor is instructed and the above conditions are not met you may be recharged the cost of the repair.

Paragon selects the alternative contractor and you will be advised of the name and telephone number when you contact the Housing Management Section. (Details in Quick Guide to Services)

If the contractor fails to meet the response target you must make a claim for compensation within 21 days. Compensation can come in two parts,

- For delay by the initial contractor you are entitled to a payment of £15, and,
- For delay by the alternative contractor who fails to carry out the repair within the second period of prescribed time, Paragon will pay compensation at the rate of £3 per day, for every working day that the repair remains outstanding. The maximum compensation payable is £100 for any one repair.

Compensation does not apply:

- a) Where you have failed to provide access to carry out the repair
- b) To communal parts of the property.
- c) Where the repair is within a contractual defects liability
- d) Where Paragon is not responsible for the repair i.e. it is the responsibility of the Council.
- e) Where the repairs might involve an element of recharging to tenants.
- f) Where the repair was made safe whilst awaiting specialist components.
- g) Where Paragon has effected a temporary repair within the agreed response time to prevent the immediate threat to your health, safety or security.

DIVISION OF RESPONSIBILITY FOR REPAIRS

ITEM	PARAGON	TENANT	EXCEPTIONS
Back Boiler	X		
Balconies	X		
Bannister(internal)	X		
Baths	X		
Bin shelters	X		
Brick/blockworketc.			
Boundary wallsetc.	X		
Ceilings	X		
Chimney Stack/pots, cowls etc.	X		
Chimney FlueSweeping		X	Annual Service by PHA
Cisterns	X		
Clothes poles	X		
Coal bunkers	X		Tenants own installation
Cookers		X	Maintain where provided by PHA
Cooker Bayonet Valve	X		
Communalareas to flats	X		
Communal TV systems	X		Those not provided by PHA e.g. Cable TV
Connections for plumbed in washing machine	X		Tenant responsible for hoses
Damp proof courses	X		
Decoration internal		X	
Doorbell		X	
Doors to common areas	X		
Doors/door fittings (external)	X		
Door locks (incl. lock on bathroom door)	X		When tenant has lost broken key. Yale locks fitted by tenant.
Decoration external	X		
Doors (internal) Fire	X		
Doors (internal)		X	If found dangerous after a technical inspection
Door name plates		X	

DIVISION OF RESPONSIBILITY FOR REPAIRS

ITEM	PARAGON	TENANT	EXCEPTIONS
Down pipes, rain and soil	X		
Drainage (inc. Blockages)	X		Negligence by tenant tenants household or those for whom tenant responsible
Driveways		X	Where part of pedestrian
access to house or provided by PHA			
Drying Areas	X		
Electric heaters provided by PHA	X		
Electric Plugs		X	
Electric Wiring/Sockets & Switches	X		
Entry Systems	X		
Extractor Fans	X		Installed by tenant
Fascia, soffit boards etc.	X		
Fences - garden boundary		X	See Notes 1 Item (II)
Fences - between gardens		X	See Notes 1 Item (II)
Fences - other, front	X		See Notes 1 Item (II)
Fire baskets, grates & surrounds	X		
Fire (elec. & gas) provided by PHA	X		See Notes 1 Item (I)
Fireplace tiles		X	
Floor tiles	X		See Notes 1 Item (III)
Floorboards	X		

These notes help to explain the details in the table above.

Item I - A gas fire installed by a tenant must be maintained by the Association. If a tenant installs a removable electric fire, the tenant will be responsible for its maintenance.

Item II - Tenants are responsible for garden divisional boundary fences between neighbouring gardens. All other boundary fences, including estate boundary fences, are the responsibility of the Association. If an adjoining house is sold and the new owner replaces a divisional fence, the Association is obliged to contribute to the cost, but only up to the value of a like for like replacement.

Item III - Floor tiles forming part of the floor construction and provided by the Association are the responsibility of the Association. Decorative tiles provided by the tenant are the responsibility of the tenant.

DIVISION OF RESPONSIBILITY FOR REPAIRS

ITEM	PARAGON	TENANT	EXCEPTIONS
Foundations	X		
Furnishings provided by PHA	X		See Notes 1 Item (I)
Fuse box, ELCB, Fuses/MCB	X		
Fuse to plug		X	
Garages	X		Timber
Gas central heating/pipes/ radiators/time/thermostats/ pumps etc	X		Unauthorised installations and those not adopted for maintenance
Gas piping	X		
Gates	X		Where provided by PHA
Greenhouses		X	
Glass, external	X		
Glass to internal doors/screens		X	See Notes 1 Item (IV)
Glass, double glazing	X		See Notes 1 Item (II)
Gutters	X		
Handrails, external	X		
Hatch to loft (communal or individual)	X		
Internal Walls	X		Unauthorised installation
Immersion heaters	X		Unauthorised installation
Keys(replacement)		X	
Kitchen Fittings and worktops		X	If found dangerous or unhygienic after a technical inspection
Lifts	X		
Light bulbs		X	
Lighting pendants & roses	X		
Outbuildings		X	See Notes 1 Item (III)

These notes help to explain the details on the table above.

Item I - The Association will be responsible for any items provided as part of a furnished let.

Item II - Where tenants have provided double glazed windows, the Association will replace with double glazed windows.

Item III - Outbuildings provided by the Association are the Association's responsibility e.g. bin or pram stores.

Item IV - Glazing on internal doors are tenants responsibility unless constructed by the Association. Where tenants replace/reglaze it must be with safety glass. The Association will replace with safety glass at end of tenancy where required and recharge tenant if appropriate.

DIVISION OF RESPONSIBILITY FOR REPAIRS

ITEM	PARAGON	TENANT	EXCEPTIONS
Overflow Pipes	X		
Painting, external	X	X	
Painting, internal			
Parking area(communal)	X		
Path to main access	X		
Path to drying area (access)	X		
Paths - public	X		Maintained by Local
Authority			
Pigeon Lofts		X	
Plaster and plasterboard	X		
Play areas and equipment	X		Unless maintained by
			Local Authority
Porch	X		Unauthorised structure
Pulley for clothes		X	Unless only drying facility
Pumps	X		
Radiators	X		Unauthorised installation
Retaining walls (provided by PHA)	X		
Roof, roof tiles/slates, roof lights	X		
Ropes for sash and case windows	X		
Ropes for clothes drying		X	
Rotary clothes driers	X		
Roughcast	X		
Sheds		X	
Shower Unit		X	Where provided by PHA
Sink base unit		X	If found dangerous or
			unhygienic after a technical
			inspection
Sink bowl & drainer	X		
Skirting boards		X	
Smoke detectors(mains)	X		
Smoke detectors (battery)		X	
Sockets (electrical)	X		
Stairs & landing (common or internal)	X		
Stair Lighting	X		

DIVISION OF RESPONSIBILITY FOR REPAIRS

ITEM	PARAGON	TENANT	EXCEPTION
Steps	X		
Stores	X		
Switches, electrical	X		
Taps	X		
Ventilators	X		Unauthorised installation
Wash hand basin	X		
Washer on taps	X		
Waste plugs/chains to basin/bath/sink		X	
Water heating	X		Unauthorised installation
Water supply	X		
WC	X		
Window frames, sills and fittings	X		

ALTERATIONS AND IMPROVEMENTS

I Want To Make Improvements to My Home - What Do I Do?

If you want to make changes to or improve your home (apart from decorating), you must write to Paragon and ask for permission. We will send you an Alteration to Property Form. Please give as much detail as possible about the work you want to do. You must wait until you have our written permission before you make any changes, because we have to make sure that they will not damage your home or make it unsafe. In some cases, you might have to get planning permission or a building warrant from the local authority.

We will not withhold permission unreasonably. Also, for certain types of work, Paragon may accept responsibility for the maintenance of the item.

Certain types of improvements also qualify for reimbursement of some of your expenditure should you ever move e.g. installation of gas central heating.

TENANTS RIGHT TO COMPENSATION FOR IMPROVEMENTS

The Tenants Right to Compensation for Improvements Scheme is a compulsory government scheme.

To qualify for compensation under this scheme the following conditions must be met:

1. The improvement must
 - Have been started after Paragon became landlord and you must have received written consent from Paragon.
 - Be a qualifying improvement. A full list of qualifying improvements can be obtained from the Housing Management staff. The short list below is for general information only.
 1. Replacement of windows, doors or bathroom or kitchen fittings.
 2. Loft, wall pipe, or tank insulation.
 3. Porches, house extensions or loft conversions.
 4. Adaptations for the disabled.
 5. Replacement of central heating systems.
 6. Rewiring including the installation of smoke detectors.

2. You must end your tenancy.

You will not qualify for compensation under the scheme if,

- a) You exercise your Right to Buy
- b) The tenancy is terminated because Paragon has obtained a Court order to repossess the house in grounds of a breach of conditions
- c) Paragon grants a subsequent tenancy for the same property to you as the qualifying tenant, e.g. from a single to a joint tenancy, joint to single, or as a result of a name change at marriage/divorce etc. In these circumstance compensation would only be paid at the end of the tenancy when the house is vacated.
- d) You or your successor has already received compensation for the improvement.
- e) You abandon your tenancy.
- f) Granting retrospective consent, for an improvement completed prior to Paragon acquiring the stock, does NOT make the improvement a qualifying one.

To apply for compensation you should contact the Housing Management to obtain full details of the scheme and an application form. It is important that your application for compensation is made when you submit your 4 weeks notice to end you tenancy or no longer than 21 days after the end of your tenancy.

If you are not satisfied with the compensation calculation or any of the Housing Services and Performance Manager's decisions which have led to this you are entitled to have the position reviewed within 28 days of Paragon giving the information to you.

HELP IN YOUR HOME

If you are experiencing difficulty getting around your house or in using any of the facilities then we may be able to help. Paragon may be able to assist you by fitting special aids or carrying out adaptations to make life a bit easier or help you find a new home more suited to your needs.

Please contact us and we can discuss the matter and we can bring in people to help such as the local authority occupational therapist.

ASBESTOS CONTAINED MATERIALS

Asbestos is a naturally occurring mineral that has been used in a range of building materials to make them more rigid and fire resistant. Many people have worries about asbestos, but if you leave asbestos alone, it's safe unless it's damaged or disturbed.

It is very hard to identify asbestos, but if you discover a material that you cannot identify, you should in the first instance notify the Association before commencing with any works.

Asbestos was used extensively as a building material in Great Britain from the 1950s through to the mid 1980s. Some artex prior to the mid 1970s may contain asbestos.

Never sand, drill or saw asbestos materials. Do not try to remove it without seeking advice from the Association.



Section Seven

Looking after your
Home

? image

Looking after your Home



SECURITY

Most house break-ins are carried out on the spur of the moment and happen during the day. You can often avoid a break-in by taking a few simple steps:

- Make sure that tools or ladders are securely locked away in a garden shed or hut.
- Always lock windows and doors when you go out.
- Don't leave notes on the door saying you are out and when you will be back.
- Never leave keys in a 'secret' hiding place - thieves usually find them.
- Never leave valuables lying around where they can be seen through a window.
- Cancel milk and newspaper deliveries when you go on holiday.
- If you have a controlled entry system, make sure that the close door is kept shut at all times, and always ask callers to tell you who they are before you let them in.

Thieves may try to get into your home by posing as officials or workmen. Never let strangers in unless you are sure that they are who they say they are.

- Fit a peep-hole and door chain and use them.
- Ask to see an identity card - our staff will always carry one.
- If callers do not have any identification, ask them to come back later, and use the extra time to check out with the organisation they represent.
- Phone the Police if you have any doubts.

If you are unfortunate enough to be burgled, you can improve your chances of getting your property back by keeping a list of serial numbers and taking photographs of valuable items. You could also use an ultraviolet pen to write your house number and post code on your property.

INSURANCE

Paragon has insured your property. This insurance covers the building, landlord's fittings, glass in windows and external fixtures and doors, and fixed sanitary ware, i.e. bath, wash-hand basin and WC. Paragon's buildings insurance does not cover your own personal belongings or wall and ceiling decoration. You must take out a contents insurance policy to cover these.

At the very least, your policy should protect you against loss from fire, flood and theft.

Policies can be very different in what they include - some for example, do not cover wall and ceiling decoration. Any insurance company or broker will be happy to provide you with details of the cover available and the costs involved.

As a Paragon tenant, you may be responsible if your home gets damaged because of something you have done, a member of your family or a visitor to your home, or because you have been negligent. Check your policy to make sure that it meets your needs and covers you in this situation. It is also important to make sure that the sum of money you are insured for is sufficient to cover the cost of replacing your house contents.

If damage occurs to any part of the building or the fittings, which are Paragon's responsibility within the building, please advise the Housing Management staff immediately.

If damage is due to vandalism, theft or attempted theft you must also advise the police.

DAMP

Damp happens when a fault in the basic structure of a building lets in water from the outside. There are two kinds of damp:

Penetrating Damp

This happens if water is coming in through the walls or roof, for example, a missing slate or through cracks in the plaster on the outside of your home.

The usual signs are mould, a musty smell and wet patches on the walls or ceilings after rain.

Rising Damp

This happens if there is a problem with the damp-proof course (a barrier built into floors and walls to stop moisture rising through the house from the ground). Water rises from the ground into the structure of the building. You can spot rising damp because of the tidemark it leaves on the wall.

If you think your home has either rising or penetrating damp, contact Paragon'.

The Maintenance Officer will call at your home to look into the problem. We will then do any necessary repair work.

CONDENSATION

This is caused by too much moisture in your home. When moisture in the air meets a cold

surface like a window or a wall, it turns into water. If this happens regularly, mould will start to grow. This usually appears on cold outside walls and surfaces, and in areas where the air does not circulate well. It can also damage clothes and furnishings. Like damp, condensation leaves a musty smell.

You can buy special paints which may stop mould growing. But the only sure way to get rid of it for good is to reduce the amount of condensation. You can do this by:

- Good ventilation of kitchens is essential when cooking or washing or drying clothes. If there is an electric extractor fan, use it when cooking or washing clothes and particularly when ever the windows show any sign of misting. If there is no extractor fan, open kitchen windows but keep the door closed as much as possible.
- Dry clothes out of doors if possible. If you use a tumble drier, make sure it has a vent to the outside.
- After having a bath, you should open the bathroom window and shut the door long enough to dry off the room. If you have an extractor fan you should leave it on until the steam is cleared. Run some cold water into the bath before running the hot water to reduce the amount of steam created.
- In other rooms, provide some ventilation. Do not block off permanent vents in walls.
- If condensation occurs in a room which has heating, the heating installation should be checked.
- Do not use an unventilated airing cupboard for drying clothes.
- Try to leave space between furniture and walls, particularly colder external walls, to allow air to circulate.
- Never block up a chimney completely - always fit an air vent.

PROTECT YOUR HOME FROM FROST

During cold weather, you can avoid frost damage and burst pipes by following the simple steps below.

- Leave doors into each room open. This allows warm air to circulate. In the event of very low temperatures, open the loft hatch - if you have one. Although this will add slightly to your heating bill, it will give added protection to your water tank and pipes in the roof space.
- Set the thermostat on your heating to as least 10C. This should keep your home reasonably warm.
- If you have gas or solid fuel central heating it will have has

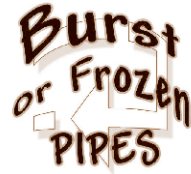
a special anti-freeze put into it to protect it against frost damage. If for any reason you drain the system you should replace this anti-freeze. If you require advice, you should contact our Maintenance Officer.

If you are going to leave your home for any length of time during the winter, turn off the water at the stop valve and drain off both hot and cold water systems. You should contact Paragon to advise them you will be away and leave the name of a contact person who will have a key. You should also inform the Police.

Burst or Frozen Pipes

If you have a burst pipe:

- Turn off the water at the stopcock.
- Switch off the electricity at the mains if the water comes into contact with electrical fittings or wiring.
- Switch off any water heaters.
- Switch off the central heating system, if you have solid fuel central heating, put out the fire.
- Turn on all taps.
- During office hours you should contact our Housing Management Section who will call out the emergency plumber, out of hours you should contact our emergency contractor.
- Warn all neighbours who might suffer damage.



If you have frozen pipes:

- Turn off the water at the stopcock.
- Put out the fire in the boiler if you have one.
- Switch off the immersion heater.
- Turn on all taps.
- Contact the Housing Management Section, or emergency service.

SAFETY

Window Catches

Windows, especially those on the first floor and above, can be a source of danger. There is a real risk of infants and small children falling out of open or unlocked windows and suffer potentially serious injuries. Safety catches have been fitted to all your windows above

ground floor. These restrict the opening of windows. If you are worried about them you should contact our Housing Management Section.

Do not leave children alone or unattended in the house.

Where possible do not place beds or furniture below windows. This will help to prevent children from climbing up on the sill and possibly opening the window.



Gas

It is dangerous and can be illegal to try and fit, repair or service your gas fire or cooker yourself. Make sure that you get a fitter who is registered with CORGI (the Confederation of Registered Gas Installers). The CORGI symbol tells you that a tradesman is qualified to fit and repair gas equipment.

Maintaining Your Central Heating

Paragon has a maintenance contract. (See Quick Guide to Services for current details about contractor) They will service your central-heating system and/or gas fire once a year to make sure it is safe and any faults are repaired.

Gas Leaks

If you smell gas:

- Put out cigarettes and do not light matches.
- Do not use electrical switches (in case of sparks).
- Switch off all gas appliances.
- Turn off your pilot light and the main gas supply.
- Phone Transco on the emergency number.

Find out now where the mains tap is in your home.

SMOKE DETECTORS

If a fire breaks out, your chances of not getting hurt depend on getting out of the house as soon as possible.

There will be a battery or main electric operated smoke alarm fitted in your home. It will give you an early warning if fire breaks out. It could make all the difference to your family's safety.

You should never:

- Remove the battery from the alarm.
- Paint over it.
- Move the smoke alarm.

You should check your alarm at least once a month to make sure that it is working properly. You can do this by pressing and holding the test button until the alarm sounds.

Clean your smoke alarm regularly to keep the dust off and improve its efficiency. If your alarm does not seem to be working properly report it to our office.

If Fire Breaks Out

Make sure everyone you live with knows what to do if fire breaks out:

- If it is safe to do so close the door of the room where the fire is to stop flames and fumes spreading. Feel each door before opening it - if it is warm or smoke is coming through, do not open it - it could be protecting you from a dangerous smouldering fire.
- Get everyone out of the house
- Phone 999 for the fire brigade giving the full address of the fire.
- Alert the neighbours.
- Make sure everyone stays outside the house until the fire brigade arrives and tells you it is safe to go back in.

Think now about what escape route you would use if fire broke out in your home.

Chip Pan Fires

- Do not move the pan.
- Do not pour water over the pan.
- Cover the pan with a damp cloth.
- Switch off the cooker.

CONTROL ENTRY SYSTEMS

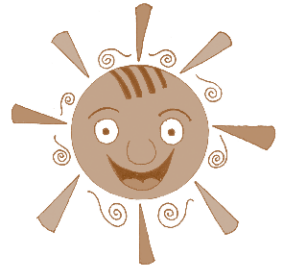
Some close entrances have a controlled entry system installed. These systems have been fitted to ensure your privacy and to improve the general security for all the residents in your close. Please ensure that all external doors are kept locked, particularly when you are entering or leaving the building. This will prevent unauthorised people gaining access.

When there appears to be a fault, check with your neighbours to see if the whole block is affected and report the fault to our office. This type of information will help us when ordering a repair.

GOING ON HOLIDAY

When you are going on holiday you should:

- Inform your Housing Officer.
- Close all doors and windows
- Make sure you leave your home securely locked.
- If the weather is cold, protect your pipes by turning off the water and draining the system.



LONG TERM ABSENCE FROM HOME

If you leave your home for a length of time, don't make it obvious that nobody is in the property. Cancel milk and papers. It is advisable to notify the Police, close neighbours, friends and relatives when you are going away and when you expect to return.

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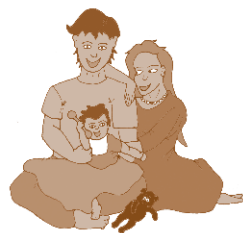


Section Eight

Being a Tenant

Tenant





BEING A GOOD NEIGHBOUR

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

Noise

Too much noise from parties, hi-fi systems and household machines can annoy your neighbours especially if it happens at night. So please consider others.

Cleaning the Stairs

If you live in a block of flats, you must sweep and wash the common stairs, close and bin area. If you feel that your neighbour is not taking their turn, try to sort out a rota between you. If this does not work contact your Housing Officer. A rota can be set up for you and the Housing Officer will check that everyone keeps to it.

Dumping Rubbish & Old Furniture

If you need to get rid of bulky rubbish, garden rubbish or old furniture you can arrange to have it taken away by phoning the local Council. (See Quick Guide to Services for current details)

Disagreements with Your Neighbours

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

If the situation does not get better or if you think that it is too serious for you to deal with by yourself, contact your Housing Officer. They will look into your complaint and deal with it in confidence. You should put your complaint in writing and send it to them.

Your Housing Officer will try to sort out the disagreement by talking to you and your neighbour. If you or your neighbours are breaking the tenancy conditions, we may take

legal action. We might even go to court for an eviction order. But we will only do this if everything else has been tried and has failed.

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

YOUR RIGHTS AS A TENANT

As a Paragon tenant you have a Scottish secure tenancy. The tenancy agreement, which you signed when you became an Association tenant is an important legal document which details your rights and obligations as a tenant and those of Paragon. Please keep it in a safe place.

KEEPING PETS

You must ensure if you have a domestic pet that it does not cause a nuisance to your neighbours. You must not allow it to foul the house or common areas in or around your home, or areas where children play.



If you have a dog, give it plenty of exercise and keep it under control. Never leave your dog alone all day. It's unfair on it and your neighbours if it is always barking.

You must comply with any legislation that applies in relation to specific breeds of dogs or exotic pets such as snakes or spiders.

ENDING YOUR TENANCY

If you want to end your tenancy you must write to us at least 28 days beforehand. If you have a joint tenancy, the other tenant can give notice at the same time, or continue with the tenancy in their name only. If they wish to remain in the house and continue with the tenancy you must advise your Housing Assistant so that the tenancy records can be amended. If you are married, your husband or wife will be asked to confirm in writing that they will also be moving out of the house.

Paragon will inspect your home before your tenancy ends and, if necessary, advise you of any work that you must carry out before leaving.

At the end of your tenancy, you should hand in all your house keys to our office and pay any money you owe us. We expect you to leave the house clean and tidy and to carry out any repairs which are your responsibility before you leave. If you do not, we may charge you the cost of having the work done.

LODGERS

If you have enough room in your house, you may want to take in a lodger. A lodger is a person who is not a relative but lives with you as part of your family and pays something towards their upkeep.

If you want to take in a lodger, you must first ask Paragon for permission. We will give you an answer with a month and will normally agree, unless it would lead to overcrowding. The amount of money you charge the lodger must also be reasonable and you must give them a written agreement.

If you get housing benefit you must advise your local council that you have a lodger as this will affect the amount of Housing Benefit you get and the amount of rent you will need to pay to Paragon. If you are getting Income Support you must also advise the Benefits Agency.

SUBLETTING

If you are going to be away from your house for a period of time, for example, six months, and do not want to leave your house empty, you may want to rent it out to someone else. Before making any arrangements you must first get permission from Paragon. We will not unreasonably refuse permission. We will look carefully at all the circumstances surrounding the sublet before we agree to it and give you our decision within one month.

You will be responsible for making sure that the rent is paid and that your subtenant keeps to all your tenancy conditions. If you decide not to return to your home, we will end your tenancy and the subtenant will have to leave.

ACCESS TO INFORMATION

You can ask to see any information we hold about you on computer or in our files. We are not allowed to change the information before you see it. However, we can refuse to give you certain information if, for example, information given to us in confidence.

You should write to the Finance & Investment Manager.

If you think the information we hold about you is wrong, you can ask us to change it. If we decide not to make the changes you want, or we refuse to let you see certain information, you can write and make a complaint using our Complaints Procedure.

HOW TO COMPLAIN

If you are dissatisfied with our policies or the way we carry them out, you may wish to make a complaint. We have a formal complaints procedure.

Who Can Use the Complaints Procedure?

Anyone who receives or requests a service from Paragon can use the complaints procedure e.g. tenants, people applying for housing, owners and people living in neighbouring property.

The procedure is also open to people who may be acting on their behalf such as a Councillor, Member of Parliament, advice agency or solicitor. However, the Association requires that you confirm that the proposed advocate has the authority to act on your behalf.

People who supply a service to Paragon such as contractors, consultants, etc can also use the complaints procedure.

Time Limit

The Association will only accept complaints which have occurred within the previous 6 months from the date of the complaint.

What is a Complain?

A complaint is an expression of dissatisfaction, however made, about the standard and quality of service, action or lack of action by the Association or its staff affecting an individual customer or a group of customers.

Neighbour Disputes/Anti Social Behaviour

Complaints against neighbours/anti-social behaviour will not be dealt with under our complaints procedure. There is a separate policy for dealing with this and any member of staff will be pleased to assist you with any enquiries regarding this. However, if you have a complaint about the way the Association has dealt with a neighbour dispute, then you can use the Complaints Procedure.

Legal Action

The Association will not normally consider complaints about matters where there are legal proceedings in progress which have a direct bearing on the case e.g. validity of taking eviction action, debt recovery through the legal system, etc.

Informal Complaints

In the first instance, you should bring it to the attention of the staff in the department providing the service, either by a personal visit, telephone call, letter, e-mail, etc.

The person receiving the complaint will refer it to the correct member of staff who will try to resolve this on the spot or may refer to a section head for advice. It is anticipated that most issues can be resolved at this stage.

A report back to you will normally be made within 10 working days. Working days start for all complaints received before 3 p.m. on a working day. Where this is not possible, you will be contacted and advised.

If you are still dissatisfied you will be encouraged to formalise the complaint.

Formal Complaints

There are 2 stages in our formal complaints procedure.

Stage 1 Formalising Your Complaint

This must be in writing by letter or completing a complaints form. All formal complaints will be dealt with by a senior manager, normally the Finance and Investment Manager. The complaint will be formally recorded in the Complaints Register and after investigation you will receive a reply within 10 working days depending on the nature of the complaint, as we may have to obtain information from other people.

Stage 2 Appeals

If you are not satisfied with the outcome of a Stage 1 Formal Complaint you can submit an appeal to the Association's Finance & General Purposes Sub Committee.

These complaints will be considered within at least 20 working days, normally at the next scheduled meeting of the F & GP Sub Committee. This is provided that there are at least 5 working days available in advance for the preparation and distribution of a report to members.

In addition to the written complaint, you may make the case in person to the Sub Committee.

If you wish to exercise this right then arrangements will be made for you to do this. If you wish to bring along a friend or adviser (for example from an Citizens Advice Bureau.)

The Chair of the Sub-Committee will write to you within 5 working days of the meeting at which you had been heard to let you know the decision or any further investigation to be undertaken e.g. a site visit may be required.

The Association will not normally pay you travelling or any other out of pocket expenses if you wish to meet the Sub Committee.

If you are not satisfied with the outcome you may wish to use the services of the Housing Association Ombudsman for Scotland.

Scottish Public Services Ombudsman

If you feel there has been personal injustice as a result of bad, inefficient or improper administration you will be able to complain to the Scottish Public Services Ombudsman. The service is free and impartial. The Ombudsman will not normally be able to deal with complaints until you have gone through the Association's own complaints procedure. The address is:

4 Melville Street,
EDINBURGH EH3 7NS
Tel: 0800 377 7330
Fax: 0800 377 7331
Text 0790 049 4372
Email: ask@spso.org.uk
Web: www.spso.org.uk

A leaflet about the Scottish Public Services Ombudsman is available from Paragon's office at Grangemouth or from Advice Centres.

The Association will abide by any final decision of the Ombudsman and will aim to implement any recommendations as soon as possible.

Confidentiality

Paragon will take steps to ensure that confidentiality is maintained, as far as possible. However, it may be necessary to speak to staff members and other parties about your complaint. If you do not wish us to talk about your complaint to specific people or organisations please let us know but this can make it more difficult to resolve the matter.

There may be situations where we cannot provide you with information as it may affect

another person's right to confidentiality e.g. details of housing applicants and so on.

Unacceptable/Unreasonable Behaviour and the Association's Response

Our staff and committee members will treat you with respect. The Association retains the right, to restrict or change your access to our services if we consider your action's to be unacceptable or unreasonable.

Unacceptable Behaviour

While we understand expressions of frustration and anger and take this into account we will not tolerate unacceptable behaviour from you.

The Association considers the following as unacceptable behaviour:

- Verbal abuse
- Physical abuse
- Threats

This list is not exhaustive.

This behaviour is unacceptable if displayed face to face or expressed on the telephone, by letter, e-mail or any other form of communication.

Unreasonable Demands

We are committed to working towards the resolution of complaints but we may deem some demands unreasonable. In all such cases we will take account of the circumstances of the situation, however, where unreasonable behaviour impacts substantially on the work of the Association to the detriment of service to others then we cannot accept this.

The following may be considered unreasonable demands:

- Demanding responses in unreasonable timescales.
- Persistent phone calls, etc.
- Unwillingness to follow the complaints procedure.
- Demanding to deal with particular members of staff/committee only.
- Pursuit of complaints without producing evidence, refusing to co-operate with investigations etc.
- Repeatedly changing the substance of the complaint.

This list is not exhaustive.

Association Response

We may take the following action in response to Unacceptable Behaviour/Unreasonable Demands:

- Advise you why we consider your actions unreasonable/unacceptable and normally give you an opportunity to change your behaviour. Staff members are empowered to end telephone calls or interviews where you are aggressive, abusive or offensive.
- Take legal action if concerned about physical or verbal abuse and/or report to the Police.
- Require contact through a particular medium e.g. by letter or e-mail instead of in person or by phone.
- Restrict access to particular staff members.
- Require contact by a third party only.

We will record and monitor all such assessments and actions. If you are aggrieved by any such decisions or assessment then a written submission should be made to the Director or Depute Director and it will be reviewed.

TENANT PARTICIPATION

Paragon aims to support and develop a strong tenant movement. It is committed to helping tenants and registered tenants organisations to have a say in decisions which affect their lives.

The Association's Tenant Participation Policy defines participation as:

“Tenant participation is about tenants influencing the decisions that landlords take about housing policies, housing conditions and housing services. It is a two-way process, involving the sharing of information, ideas and power.”

Having Your Say

Paragon has developed a Tenant Participation Strategy and it undertakes that it:

- Create a culture of mutual trust, respect and partnership between tenants, Management Committee members, and staff at all levels, working together towards improving housing conditions and housing services.
- Ensure tenant participation is a continuous process.
- Enable a joint process of agenda setting and information sharing

- Enable processes of decision making that are open, clear and accountable.
- Recognise that adequate time should be given to tenant representatives to consider the issues properly enabling tenants to have the opportunity to work out a common view in advance of meeting a landlord's representatives.
- Recognise the independence of tenants' organisations.
- Good working relationships evolve gradually and are flexible to adapt to local circumstances
- Recognise tenant's organisations require adequate resources for organisation, training and support.
- Tailor tenant participation in remote areas to suit the particular needs of tenants in such communities.
- Provide equal opportunities to participate for all our tenants, removing barriers to effective participation arising from ethnicity, geographic location, special needs, language difficulties, learning difficulties, age, sexual orientation or disability.

One of the ways you can get involved in influencing the decisions taken by Paragon is by joining your local registered tenant's organisation. If there isn't one in your area, you could help start one up.

Registered tenant's organisations are groups of people who work together to try to improve their area. They can represent the views of local people, and pass on their criticisms and ideas to Paragon and to other organisations.

Paragon also gives grants to cover the cost of setting up and running a registered tenants organisation. This allows them to be independent.

If you are interested in finding out more about a registered tenants organisation or, if you simply wish further information on any of the above contact your Housing Officer on 01324 664966 or call into our office at Grangemouth.



Allocations



OUR ALLOCATIONS POLICY

Our Allocations policy applies to all properties owned by Paragon.

The principle aim of this policy is to ensure that:

- Applicants are accepted onto Paragon's waiting list on the basis of their housing need.
- Properties are allocated fairly to those applicants in greatest need.

Paragon's waiting list contains existing Paragon tenants who wish to transfer and direct applicants.

Who Can Apply?

All persons who have attained the age of 16 years and over are eligible to apply for housing. You can get an application form from Paragon's office. The staff will be happy to answer any questions you may have.

How We Allocate Our Houses

We use a points system to decide who gets one of our houses.

We give points for:

- Homeless.
- Insecurity
- Overcrowding.
- Medical Needs.
- Living in bad housing conditions.
- Under-occupation.

Areas in Which Housing is Available

Paragon has properties for rent in the following towns:

Alloa, Alva, Tillicoultry, Fishcross, Sauchie, Grangemouth, Menstrie, Tillicoultry, Denny, Hallglen, Laurieston, Camelon, Stenhousemuir, Plean, Fallin, Aberfoyle and Stirling.

Applicants may choose the areas they would prefer and every effort will be made to consider applicants for any vacancies in these areas. However, the lack of or slow turnover of particular sizes and types of properties in some areas may make this difficult and can result in a lengthy waiting time, particularly if an applicant is very specific or restrictive concerning their areas of choice.

All applicants must complete a Housing Application Form, which is available from, Paragon's office or on our website.

When a suitable house becomes available for an applicant they will be contacted.

If they accept the offer of housing they will be offered a Scottish secure tenancy of the property and will be asked to sign a tenancy agreement.

Rent is due from the tenancy start date. If the new tenant is applying for housing benefit they must move into their new home as soon as possible. (see section four–Help with your Rent–the Housing Benefit Scheme)

We expect all new tenants to use the property as their principle home and move in within four weeks. If they do not move into the property or give us reasonable grounds for not moving in then the property will be treated as abandoned and staff will commence our abandonment procedures.

MUTUAL EXCHANGES

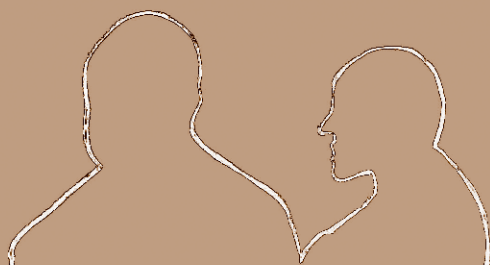
You can swap homes with another of our tenants, or with another tenant who holds a Scottish secure tenancy or short Scottish secure tenancy (This is not applicable for other parts of the UK). It is up to you to find someone suitable to exchange with.

You may display a card, detailing your requirements, in the reception area of Paragon's office in Grangemouth.

Once you have found someone willing to carry out a mutual exchange, you must get the written agreement of Paragon before making any arrangements to move.

Paragon will not agree to an exchange if you or the tenant you are exchanging with:

- Has been served a notice warning that we may seek eviction on certain grounds because of your/their conduct.
- An order for your/their eviction has been obtained.
- Will be under-occupying or over-crowding Paragon's property or it is not suitable for your needs.
- Are living in a house designed or adapted for persons with special needs and if the exchange was allowed, there would be no person living in the house who required those designs or adaptations.



Buying

Your Home

Buying your Home



If you were a Scottish Homes tenant and transferred to Paragon under the large scale voluntary transfer or through Tenant's Choice you have a Preserved Right to Buy.

This means that you can purchase your home under the same discount terms as when you were a secure tenant with Scottish Homes.

If you are a new tenant or a post transfer tenant you qualify for the modernised Right to Buy. However, as the Association did not have charitable status before the Housing (Scotland) Act 2001 received Royal Assent on 18th July 2001 it qualified for a 10-year exemption period for these tenants. This means that you are excluded from purchasing your home during this period.

If you are a tenant with the preserved Right to Buy, and you move to another property you will then only qualify for the modernised Right to Buy. The 10-year exemption period will also apply.

Full details of discounts available, and what to do if you wish to purchase your home, can be obtained by contacting the Association's Housing Assistants on 01324 664966.

Arrears of Rent and Council Tax

The Housing (Scotland) Act 2001 inserted a new provision to the Housing (Scotland) Act 1987 entitling Paragon to refuse and return a Right to Buy application if there is arrears of rent and council tax.

You must now provide a certificate from the Council to show you have no council tax arrears. This certificate is provided free of charge.

Repairs

You should note that Paragon's responsibility for carry out repairs ends when you officially take entry as an owner. There is, however, a period between you making your application to purchase and the date of entry. During this time Paragon will only carry out the minimum statutory requirements for repairs. This means keeping the house wind and water tight and carrying out repairs for health and safety reasons.

If you decide to purchase your home your title deed will outline your responsibilities as an owner.

POCKET



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