



**Tenant
Handbook**

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WELCOME TO BANNER HOUSING

Welcome to Banner Housing Association (hereinafter referred to “the Association). We want you to feel safe and secure in your new home and new community. Our aim is to support you as you move into your new home and provide you with quality housing and services.

This handbook sets out useful information about your tenancy with us and the services we provide for example your rights and responsibilities and how you can contact us. It is important that you keep this handbook to assist you with your tenancy.

Tenancy Agreement

Your Tenancy Agreement is a legal document which creates a legal agreement between you and Banner Housing Association CLG hereinafter referred to as “the Association. Prior to receiving keys to your home, every member is required to sign a Tenancy Agreement. The agreement is also signed by the Association and a copy is provided to you.

Prior to signing your Tenancy Agreement, the housing officer will explain the contents of the agreement so you understand the terms and conditions.

The tenancy agreement is a legally binding document for all individuals who live in the property.

Please keep a copy of the tenancy agreement in a safe place for further reference.

The rights and responsibilities of both the Association and the tenant are set out in your tenancy agreement.

The handbook will briefly outline the roles and responsibilities further below. As the Association is also an approved housing body, changes to the Residential Tenancies Amendment Act 2015 means all tenancies must be registered with the Residential Tenancies Board.

Probationary Period

The probationary period is the period of six months from the date of commencement of your tenancy. During this period, the Association must abide by the law, which is stated in the

Residential Tenancies Acts, if we intend to end a tenancy. The grounds for ending a tenancy and the notice periods are listed below.

- During the first 6 months of your tenancy, we are not required to provide a reason for terminating your tenancy. During this time, your tenancy is deemed to be a probationary tenancy and we may terminate your tenancy by serving you with 28 days' notice in writing
- After 6 months, you have the right to remain in the property for a period of 5.5 years after the expiration of the Probationary Period has elapsed unless notice of termination has been served on you within the Probationary Period

Association's Responsibilities to our Tenants.

1. To ensure you receive a good service from the housing officer when you have queries or require information.
2. To maintain our properties to a high standard.
3. To keep to the terms of the tenancy agreement.
4. To carry out repairs to your property in line with our agreed repair and maintenance time frames.
5. To set your rent in accordance with the relevant rent scheme and to send a quarterly statement of your rent account.
6. To undertake a minimum of one property inspection per year.
7. To take out insurance on the structure of the property.
8. To register the signed tenancy with the Residential Tenancies Board.
9. We will provide prior notice of rent increases or decreases.
10. To manage nuisance and anti-social behaviour by taking necessary action against anyone who persists in engaging in anti-social behaviour.
11. We will treat your personal data with utmost confidentiality in accordance with GDPR requirements.

Tenants responsibilities to the Association.

1. To keep to the terms of the signed tenancy agreement.
2. To pay your rent on time and in advance as agreed with the housing officer.
3. Submit details of household income on an annual basis when requested and declare all person's resident in the home along with their income level.
4. Give the Association at least 4 weeks' notice if you wish to vacate and surrender the property.
5. To ensure fixture and fittings are in place when vacating the property.
6. To keep your home and garden in a clean and tidy condition.
7. Not to sublet the property or any part of it.
8. To be aware you cannot pass your tenancy to another family or individual.
9. To not operate a business from the property.
10. Allow access to our contractors to complete repairs and maintenance to the property.

11. To allow the Association staff access when requested.
12. To not carry out any structural alterations or improvements to the property without getting written permission from the Housing Officer.
13. To dispose of household rubbish in an appropriate manner.
14. Do not engage in any noise, nuisance or anti-social behaviour that may affect your neighbour.
15. To respect your neighbours.
16. To act when something gets damaged or breaks. If something in your home is not working and needs repairing it may be your responsibility or our responsibility.

Examples of Nuisance Behaviour.

- Playing loud music
- Loud and disruptive arguments
- Dog barking and fouling in common areas
- Dumping or burning of rubbish in the estate
- Kicking a ball off a neighbour's wall
- Using loud appliances or undertaking noisy work such as hammering or drilling during unsocial hours
- Inconsiderate parking

Examples of Harassment.

- Racist or sexist behaviour or language
- Threatening to use violence
- Using abusive or insulting language towards tenants
- Damaging or threatening to damage another person's home, possessions
- Writing threatening abusive or insulting letters/graffiti in common areas
- Interfering with the peace and comfort of other people on the estate and neighbourhood

Examples of Criminal Behaviour

- Sale and supply of drugs
- Harassment/assault of other tenants
- Vandalism and graffiti
- Dangerous driving of cars or other vehicles within estates

Rent

Your rent is determined by the type of capital funding grant that we have received in order to provide your property.

Capital Assistance Schemes (CAS) rents are determined by considering the tenant's means and the cost of providing and maintaining the dwelling. A rent allowance may be payable for those eligible tenants who satisfy a means test. If you are eligible you must apply for rent allowance prior to moving into your new home. Our Housing Officer can support you with your application. A minimum contribution for CAS tenancies is €32 per week as set by The Department of Social Protection.

Some tenancies will pay a Differential Rent Scheme rent which is determined by your income. Each household's rent is calculated as a percentage of the household income. The Housing Officer will explain the calculation of your rent to you in advance of you taking up your tenancy.

Responsibility

It is the tenants (including joint tenants) responsibility to pay the rent monthly in advance, in accordance with the tenancy agreement.

Rent is an essential source of the Association's income and pays for the ongoing maintenance of your home and your estate. Rents must be paid to enable us to deliver an effective and efficient housing management service to our tenants.

Tenants who do not pay rent or who fall into arrears are placing their tenancy at risk.

Rent is payable monthly in advance and is to be paid by the 14th of each month. For example, if your rent is €32.00 per week, you will pay €1,664 for the year. Your monthly rent will be €138.70

THE ASSOCIATION'S Rent Year

The rent year runs from January 1st for 52 weeks until the beginning of the following January. (However, if your income changes or the income of any person living with you changes within that 12-month period please contact your Housing Officer as you may be eligible for a rent review). Everybody living at your property will have their income considered when calculating the rent.

Annual Rent Review

Tenants are required to provide full and accurate details during each rent review year about their household's gross income and family size (including the income details of all adults over the age of 18 years residing in the dwelling). This information must be provided on request, usually during April of each year.

How can I pay my Rent?

There are different options available to tenants when paying rent.

- Standing Order: through your own bank account.
- Electronic Transfer: using your bank's online system.
- Household Budget Plan
- Debit / Credit Card payments

Standing Orders and online payment are the most convenient options available when paying your rent. The above options can be discussed with your Housing Officer who will facilitate further with any queries you may have. You may also qualify for rent supports which the Housing Officer will advise you of.

NB: It is important to use your full name as reference when paying by standing order or electronic transfer to ensure your payment is credited to your account as quickly as possible.

Payment Records

The Housing Officer will monitor your rent account on a monthly basis.

You will receive a quarterly statement from the Housing Officer showing the rent you are being charged and the rent you have paid.

Tenants can also request a rent account statement from the Housing Officer.

Tenants are responsible for monitoring payment records. Tenants are requested to keep receipts of all payments made.

Where you feel some rent is not accounted for on the rent statement, please make an appointment with the Housing Officer to discuss. Please note, no payments can be credited to your account without proof of payment.

Missed Rent Payments

When you sign a tenancy agreement with the Association a commitment is made for rent payments to be made on time and in advance.

If you have missed a rent payment it is important to contact the Housing Officer informing them of the missed payment and when you will make the payment.

The Association through monthly checks of rent accounts will try to ensure tenants are made aware as soon as possible if the rent account falls into arrears.

Continuous non-payment of rent is a serious breach of your commitment to the Association and failure to pay rent may result in you losing your home. It may also exclude you from access to social housing in the future.

The Association have a rent arrears process in place and the Housing Officer will take necessary steps to ensure the arrears are addressed with you.

If appropriate, the Association may set a rent arrears agreement that you can manage in line with your income and outgoings. Failure to adhere to such an arrangement may put your tenancy at risk.

Money Management

It is important for you to manage your income and expenditure once you begin renting a home.

If you are finding it difficult to manage your money your Housing Officer or Support Staff if applicable can help with budgeting.

Some help and support can be found through the following services, MABS (Money Advice & Budgeting Service).

www.mabs.ie

MABS provide a free and confidential service for everyone.

Repair & Maintenance.

If something in your home is not working and needs repairing, it may be your responsibility or the Association's. Before contacting the Housing Officer can you please read through the following sections and find out who is responsible.

If you believe that the Association is responsible to carry out the repair, you will need to:

- Contact the Housing Officer (087 9802679) to report the problem
- Provide the details of the repair problem
- Where in the home the item is located, such as the Kitchen or Bathroom etc
- How long the issue has existed and is this a recent problem or an ongoing issue
- If anything has changed in your home recently that might have caused the issue
- Details of error codes if the repair relates to your heating
- Other information such as picture or video is useful if you are able to supply it
- Provide your current contact number

Once the above details are provided to the housing officer we will then advise

- (1) if the repair is your responsibility or
- (2) if the repair is our responsibility, a work order will be processed to one of our approved contractors who will contact you about fixing the repair

Making sure your home is kept in good condition is a shared responsibility between you and us. We make sure the structure is kept in good condition, but you are responsible if the structure needs repairing because of damage you caused, for example if you break or remove an internal door. You are responsible for such things as decorating, replacing bath plugs or getting into your property and changing the locks if you lose your keys.

How the Association will respond to a repair request?

In certain circumstances our staff may wish to carry out an inspection of the repair request prior to having a contractor call to your home.

If this is the case, we will contact you prior to calling to your home and arrange an appointment.

Where an appointment is made, and nobody is at home at the time of calling it is your responsibility to arrange a further appointment.

Also, we may wish to check the quality of the repair carried out by a contractor. Please facilitate our staff with access to ensure our contractors are providing quality repairs for you.

Out of Hours Emergency

If an emergency maintenance issue occurs outside of normal working hours (9.00a.m – 5.00 p.m. Monday to Friday), the tenant should inform, if applicable, the Brothers of Charity Services Ireland (BOCSI) Support Staff who can contact maintenance personal on the BOCSI approved maintenance contractors list. If the tenant or the BOCSI Support staff are unsure what to do in this event please contact the Brothers of Charity Services Ireland 24 hour support service which can be contacted on 087-6392734). The maintenance issue is then to be reported to the Housing Officer at info@bannerhousing.ie or 087-9802679 during normal working hours.

Where a report is not deemed to be an emergency, the Tenant will be requested to contact the Housing Officer directly during normal office hours.

See below some examples of out-of-hours emergencies. This list is not exhaustive:

- Uncontrollable plumbing leak
- Where there is a risk of damage to the building or injury to persons
- Complete loss of heating during adverse weather conditions
- Complete loss of water, where there is no reported issue with the main water supply infrastructure.
- Complete loss of electricity, where there is no reported issue with the electric board infrastructure

Tenants Contents Insurance

You are responsible for insuring your personal and household items against any accidental damage, fire, theft or leak.

The Association will insure the structure of your home, i.e., the walls & roof. The Association is not responsible for your furniture or personal belongings.

It is important to note that broken glass in windows or doors is also your responsibility and ask if your insurance company covers this.

The Association would advise you to get quotes from numerous insurance companies and remember to include broken glass.

We always recommend that you have contents insurance or else you run the risk of personal belongings being damaged which are expensive to replace after a flood/leak/fire or burglary.

Repair Responsibilities of Tenant

- The tenant shall repair and maintain any item that belongs to the tenant or that the tenant provided in the dwelling
- The tenant shall ensure that the dwelling is regularly cleaned
- The tenant shall not cause any damage to the dwelling, its fixtures and fittings and will pay the Association for costs of repairing damage the tenant has caused, beyond normal wear and tear
- If there is a garden or outdoor area, the tenant shall cut the grass and maintain the area in a good standard of repair
- The tenant is responsible for the installation of fixtures and fittings, such as dishwashers, washing machines and cookers, where they are not provided by the Association
- The tenant shall replace light bulbs during the tenancy
- The tenant shall report to the Association any repair issues which occur that are the responsibility of the Association

- The tenant shall pay the utility charges for electricity, gas and water for services you use in the dwelling
- The tenant is obliged to adequately ventilate the dwelling, to prevent excessive condensation in the dwelling.

Repair Responsibilities of the Association

Provision of Services

- Structure and exterior of buildings
- Roof leaks
- External cracks
- Chimney stacks/pots & cowls
- Downpipes, gutters, external pipes
- Paths, driveways, steps
- Boundary walls and fences
- Communal areas
- Open spaces, paths and roads (unless taken in charge by Council)
- Painting of external houses
- Door entry systems

Provision of Services

- Means of supplying water, gas and electricity to the dwelling
- Fixed source of space heating
- Primary source of heating of water
- Communal lighting (unless taken in charge by Council or dwelling is one of a number of dwellings in a multi-unit development)
- Unblocking drains and sewers
- Waste receptacles

Plumbing

- Service of boilers
- Repair of boilers and hot water tanks
- Heating/Hot water pumps and timers
- Radiators
- Electric shower (unit only)
- Sinks and wash hand basins
- Toilet bowl and cistern
- Repair to burst pipes (except where the dwelling is one of a number of dwellings in a multi-unit development)

Electrical

- Wiring, sockets and switches
- Fuse board/circuit breaker

- A fire blanket and either a mains-wired smoke alarm or at least two 10-year self-contained battery-operated smoke alarms
- Carbon monoxide alarm
- If the dwelling is part of a multi-unit building, the Association will provide emergency lighting in all common areas and an emergency evacuation plan

Other

- Internal & external doors and frames
- Window frames and glazing
- Cleaning chimneys

Internal

- Adequate means of ventilation inside the house
- Repairing fixtures and fittings that were provided to the dwelling by the Association

Condensation in the Home

What is Condensation?

Condensation occurs when the air gets colder and cannot hold all the moisture and water appears on the surfaces such as windows and walls.

Condensation can be associated with not heating or ventilating your home. Therefore, the Association have appropriate ventilation systems in place, such as wall and mechanical ventilation units.

It is important for you to open your windows daily to allow the flow of air into your home.

NB: where you suspect condensation or mould is developing in the property and you have tried to eliminate or control by using the above tips, please contact the Housing Officer especially where black mould growth is occurring in your property.

How to prevent condensation in your home.

There are many ways you can prevent condensation from occurring in your home.

- Cooking with pan lids on
- Turn the heat down when the pot begins to boil
- Use the Mechanical Ventilation system in the kitchen.
- Avoid drying laundry on the radiators
- Dry washing outdoors where possible
- Don't leave kettles boiling
- If drying clothes indoors place in the bathroom with the door closed, window open and extractor fan turned on
- Do not use a gas heater to heat your home

- Vent tumbler driers to outside
- Keep your trickle vents open and unblocked
- Ventilate bathrooms after use
- Use Extractor fans where provided
- Wipe excess condensation off windows and surfaces during the morning time.
- During cold weather it is essential to heat your home
- Kitchens and bathrooms require the most ventilation due to cooking, washing, bathing and drying creating the highest levels of moisture in your home
- During bath time run the cold water first and then the hot water. This will reduce the steam hitting window and wall surfaces
- Allow space in and around furniture and wardrobes. Do not overfill wardrobes as it restricts the circulation of air

Mould

How do I remove mould?

If you find mould in your property, wipe it off immediately with water using a sponge or a cloth.

Do not use washing up liquid.

Apply bleach to the wall or use a recommended mould product from any DIY store. Please wear rubber gloves and read the instruction carefully.

Some handy tips below if you have had mould:

- Dry Clean any mildewed clothes
- Shampoo carpets
- Do not brush or vacuum clean mould
- Following treatment redecorate using a good quality fungicidal paint that helps prevent mould
- Do not overcoat with ordinary paint, emulsion or wallpaper

If black mould develops in your property this is due to excessive moisture and may signal the ventilation, insulation or heating may need to be checked.

Please contact your Housing Officer where black mould is noted, and this will be inspected. All our units are acquired and constructed in line with the building regulations at the time of construction, however your property may need planned upgrades from time to time.

Remember – The only way to prevent mould occurring is to eliminate dampness. This is most commonly caused by condensation and poor ventilation.

Residential Tenancies Board

Approved Housing Bodies now come under the remit of the Residential Tenancies Board following the enactment of relevant sections of the Residential Tenancies Amendment Act 2015.

What does this mean for you & the Association?

This means that you and the Association now have access to dispute resolution services of the Residential Tenancies Board (RTB).

Previously this service was only open to private rented tenancies, however since 2016 Approved Housing bodies are required to register all tenancies with the RTB.

Who are the Residential Tenancies Board?

The Residential Tenancies Board was set up under the Residential Tenancies Act 2004. The RTB provides information to tenants and landlords on their rights and obligations.

It also provides policy advice to Government on the rented sector.

Services provided by the RTB

1. Register of Tenancies – your tenancy will be registered with the RTB
2. Dispute Resolution – The RTB provides a confidential dispute resolution service. Tenants or landlords can access this service.
3. Research and Information – The RTB provides research reports on issues in the rental sector. They also provide information to tenants, landlords and the public regarding the rented sector.

RTB Information & Contact Details

Website: www.rtb.ie

Phone Numbers: 081 830 3037

Postal Address:

Residential Tenancies Board, PO Box 47, Clonakilty, Co. Cork

Leaving your home

A tenant may end up having to leave their home for a number of reasons including a transfer to another area, termination of the tenancy or a voluntary ending of a tenancy.

When you wish to leave your home and hand the property back to the Association, you are required to write to the Housing officer outlining your intent to vacate the property.

You must give the Association at least 4 weeks' notice in writing prior to vacating your property.

On receiving your written instruction, the housing officer will arrange an appointment to visit your home and carry out a pre-surrender inspection of your property.

Prior to handing back the keys to the Association you must ensure the following is complete:

1. The gas and electricity providers have been contacted to inform them of the termination of the tenancy.
2. Any pay-as-you-go meters have been disconnected as advised by the Housing Officer.
3. All furniture, belongings and rubbish have been removed.
4. The property is in a clean and tidy condition.
5. No damage has been caused to the property.
6. Water, electricity and central heating systems are running and working.
7. Keys have been returned to the housing officer.
8. The rent account for the property is up-to-date and that any standing orders have been cancelled.

Safety in your home

Fire Safety

The three rules to ensure you are safe from fire are as follows:

1. **Prevention** – The best way to be “fire safe” is to ensure that fires never happen.
 2. **Detection** – A fire alarm that works will give you time to get everybody out of the house.
 3. **Evacuation** – Get out and stay out where a fire occurs.
- Ensure smoke detectors are tested once a week
 - Contact the Association where batteries are beeping and need replacing

- Please ensure the Fire Blanket provided to you remains where it was fitted by the Association

NB: It is important to discuss how serious fire safety in the home is with all tenants of the tenancy agreement.

What to do if you detect a fire in your home

- If there is smoke, keep low as the air is cleaner
- Get everybody out as soon as possible
- Call 999 or 112
- Ask for the fire service
- Listen to the operator's advice
- Speak in a calm manner
- Give the details requested by the operator
- Do not hang up until the operator advises you to do so
- Always remember – **Do not re-enter a home that is on fire. Wait for the fire brigade to come**
- Contact the Association to inform them a fire has occurred

NB: It is important that you and your family are aware of escape routes and emergency exits for apartment blocks. Do not block escape routes such as stairs, windows and emergency doors in apartment complexes.

How to prevent a fire in your home?

- No smoking in houses
- Keep children away from the cooker unit when cooking
- If you require assistance when cooking, please advise your support staff
- Do not use a deep fat fryer
- Never leave pots and pans unattended for long periods of time
- Avoid the handles of pots and pans turned over the work surface to avoid burning
- Never leave candles unattended or lit at night time
- Always use a proper holder for candles
- Do not use petrol to light solid fuel
- Close all doors at night
- Never wedge open a fire door – a closed door could save your life
- Do not charge your phone overnight

NB: Always check your property when going to bed to ensure no cigarettes, candles or electrical equipment is turned on that may cause fire

- Is your cooker off?
- Is the fire guard in front of a fire that was lit earlier?

Electrical Safety

- Do not leave unused appliances plugged in overnight
- Do not overload your sockets
- Do not touch bare wires
- Never touch an electric appliance that is wet

Gas Safety

- On an annual basis the Association will service all boilers in our properties. It is your responsibility to ensure access can be arranged with our contractor to ensure your boiler is serviced
- Never attempt to alter the gas meter, repair or service the heating system
- If there is an issue with the gas boiler, please contact the housing officer
- Please do not store gas cylinders in your property

If you smell gas in your home, please do the following,

- Turn off the mains gas supply
- Open windows and doors
- Extinguish any flames, i.e. candles
- **Do not switch anything on or off**
- Contact Bord Gais with immediate effect
- Bord Gais number is 1850 20 50 50
- Vacate the unit until you're advised it is safe to re-enter

Security in your Home

The following are simple steps tenants can take to reduce the risk of your home being broken into and improve the security in your home:

- Please ensure you always lock doors and windows when you leave the property.
- Pull all curtains at night time
- If you will be away from your home for a number of days and nights, please ask a family member, friend or neighbour to check on your property
- Please be careful updating social media when you intend to be away for a few days
- Leave a light on when you go out at night or use timers
- Ensure any windows or doors that are broken are fixed immediately
- Lock all side gates
- Lock your sheds
- If you lose your house keys it may be necessary to change the locks immediately
- The Association advises you do not leave keys under door mats, flowerpots or anywhere in the front or back garden of your property
- Do not leave valuables in sight and lying around

- Where a house alarm is fitted please use it
- Do not let anyone into your property until you are satisfied it is safe to do so
- Don't leave keys on hall tables near letter boxes

If you live in an apartment block also bear in mind the following:

- Ensure the entrance door or gate is closed or locked behind you
- Do not place an object in front of the door to keep it open
- Do not give any person the keypad entrance code
- If the entrance door is broken please contact the Association or managing agent immediately
- Please keep all entrance doors and emergency doors clear of any obstructions

Winter Months

Preparing for Winter months

During periods of severe weather, it is important to obtain the latest weather information and updates to help prepare during time of weather warnings.

Weather warnings are presented in three categories.

Status Yellow Weather Alert

Be Aware.

The concept behind YELLOW level weather alerts is to notify those who are at risk because of their location and/or activity, and to allow them to take preventative action. It is implicit that YELLOW level weather alerts are for weather conditions that do not pose an immediate threat to the general population, but only to those exposed to risk by nature of their location and/or activity.

Status Orange Weather Alert

Be prepared

The category of ORANGE level weather warnings is for weather conditions which have the capacity to impact significantly on people in the affected areas. The issue of an orange level weather warning implies that all recipients in the affected areas should prepare themselves in an appropriate way for the anticipated conditions

Status Red Severe Weather Warning

Take action

The issue of RED level severe weather warnings should be a comparatively rare event and implies that recipients act to protect themselves and/or their properties: this could be by

moving their families out of the danger zone temporarily, by staying indoors or by other specific actions aimed at mitigating the effects of the weather conditions.

Being Prepared Means Thinking Ahead

- Have a small supply of non-perishable, easy-to-prepare foods
- Keep extra supplies of essential medication in case it is difficult to get to the doctor/pharmacy
- Have an adequate supply of fuel for heating/cooking and if possible, a suitable alternative should the main supply fail
- Have batteries for torches and alternative light sources in the event of power cuts
- Have a water container to ensure a supply of drinking water
- Know how to turn off your water supply in the event of burst pipes (usually under the sink in the kitchen and outside)
- Keep mobile phones charged up – have local emergency numbers in your phone
- Have a suitable snow shovel (but any shovel or spade will do), have grit available or salt (be careful with salt on concrete as it can erode it)
- Know your EIRCODE
- **Please check on your neighbours if elderly or vulnerable**

How to help avoid pipes bursting

- Leave a light on in the attic
- Open attic trap door to allow heat in
- Leave heating turned on at lower settings
- Warmth offers protection against burst pipes so keep your home warm
- Where your property may be vacant over a cold spell keep your heating on timer and have somebody you trust keep an eye on your home

If a Pipe Bursts in your home

1. Turn off the water supply from the outside stopcock and under your kitchen sink
2. Turn on taps to drain the system
3. Turn off all central heating systems
4. If water comes in contact with electricity turn off electricity supply
5. Contact the housing officer

Banner Housing Association CLG wish you many years of health and happiness in your new home .

Frequently Asked Questions

Can I have a pet?	You should contact the Housing Officer to discuss this in full.
Can I move somebody into the property?	Not without the consent of the Association and the local authority.
Can I make alterations to my home?	Not without the consent of the Association. You can redecorate your home by painting and putting up wallpaper etc. However, you cannot make structural alterations to your home without the written consent of the Association. This request will be reviewed by the Association and you will be notified by letter of the decision reached.
Can I transfer my tenancy to a family member?	No.
Can I paint my home?	Internally – yes you can paint your home. Tenants are responsible for internal decoration at least once every five years. Outside – No you cannot paint your home unless you have received written permission from your housing officer. Under the conditions you can paint your home, tenants may be required to use the same colour paint that currently exists to keep in line with your neighbours.
Can I put up a satellite dish?	Yes in a house and no in apartment living (Check with management company). However, satellite dishes may not be attached to the front of the house. If must be attached to the side or rear of the property. Under no circumstances should more than one dish be attached to the building. Tenants will be required to move or remove dishes installed incorrectly at their own expense.
Adaptions for disabled or older persons.	A situation may arise where a tenant may need to adapt their home to help with access or mobility issues. If you need adaption or mobility works, please contact the housing officer. Various options may involve a transfer to a more suitable property or making an application to the local authority. The Association do not pay for adaptations or any shortfall in grant aid.

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