looking after your home

Insurance

How would you replace your possessions if there was a flood, fire or you were broken into?

We have buildings insurance for all our properties, but you are responsible for the house contents insurance.

We would strongly recommend that you take out contents insurance to insure against damage to your possessions (such as your furniture, carpets, clothing, and appliances such as your TV, washing machine, DVD player etc).

You can obtain contents insurance from many insurance companies but the Scottish Federation of Housing Associations have a Diamond Insurance Service and Jardine Lloyd Thomson have a Crystal Insurance Scheme which are specialist schemes for Housing Association tenants and offer competitive rates. We have forms for the Diamond Insurance Scheme, and other insurance companies who specialise in Housing Association contents insurance in our office. Please contact us if you would like us to send you out an application form.

Frost Protection

During cold weather you can avoid frost damage and burst pipes by following these steps:

- Set the thermostat on your heating to at least 10°C (50°F) and leave it at this level while the cold weather persists. This should keep your home reasonably warm
- Leave the doors to each room open – this allows warm air to circulate
- Contact our Asset Management Department if you are going away for a lengthy period and leaving the house unheated. We can arrange to drain water



tanks free of charge

Burst Pipes

If you do get a burst pipe, follow these steps:

- Turn off the water at the stop valve. If you don't know where this is, please contact us on 01620 825032
- Switch off the electricity at the mains
- Switch off any water heaters
- Switch off the central heating system. If you have a solid fuel fire or system let the fire die down. Do not attempt to drain the boiler until the fire has gone out
- Open all sink and bath taps
- If possible, collect water in the bath for flushing the toilet and washing
- Call our office or the emergency number if the office is closed



- Warn any neighbours who might suffer damage
- Put buckets/towels under the leak

Preventing Condensation

When warm air in your home comes into contact with cold surfaces such as windows and cold walls it can condense, the moisture resulting is called condensation and can cause dampness.

Signs of excessive condensation:

- Damp patches with mould growth on cold surfaces such as the inside or outside walls or around the windows
- Mould appears on clothes and furniture and there is a musty smell

These signs are often worse in cold weather.

If you keep your home warm and well ventilated you are unlikely to experience problems from condensation. Some additional tips to prevent condensation are:

- Never cover up permanent ventilators built into walls and, if your windows have trickle ventilators, keep them open
- Do not let kettles or pots boil longer than necessary
- Avoid drying washing over radiators or other appliances
- If you have your own tumble dryer, ensure that it is not allowed to ventilate into your home
- Keep doors to kitchens and bathrooms shut when the rooms are in use to prevent water vapour spreading through the house



- If your house is fitted with extractor fans, use them whilst cooking or having a bath or shower
- To ensure that air can circulate do not overfill cupboards and wardrobes

If you take all these precautions and you are still experiencing problems, please contact our Asset Management Department.

Electrical Problems

- If an electrical appliance, such as a light or kettle stops working, it could be that the bulb needs to be replaced or there is a problem with the appliance
- If a light still does not work when the bulb has been changed or you think the appliance is not broken, switch off at the socket and check your fuse box (known as the RCD). This is situated near your electricity meter. If one of the trip switches is in the off

position, put the trip switch to the ON position

- Switch the light switch or plug back on. Hopefully this will have solved the problem
- Contact us if the light or plug for the appliance is still not working
- You could check to see if your appliance is faulty and can do this by trying another appliance in the socket

Fire

Fires can result from the slightest thing – dropped cigarette ends, sparks from fires, or chip pans. To reduce the risk of fire in your home:

- Keep matches and lighters out of reach of children
- Put out carefully, all cigarettes, especially at night



- Close all internal doors at night
- Unplug all appliances when not in use and do not overload sockets
- Never leave chip-pans or any pots unattended on a cooker
- Make sure all family and friends know of the escape route if fire were to break out in your house

In the event of a fire you cannot control:

Phone the fire brigade

- If possible close the door to the room where the fire is located, using a cloth or towel to cover the handle of the door in case it is hot. Closing the door will help to contain the fire and the spread of any poisonous fumes
- Warn other people in the house and leave quickly. Don't stop to collect anything. Remember your escape route can be

cut off very quickly

- If your exit is cut off, close the door of the room you are in and seal it with a blanket or other cloth. Call for help from a window
- Don't go back for any reason

Smoke Alarms

All of our properties are fitted with smoke alarms, which will give you an early warning by making a loud noise if fire breaks out. We install them for your safety.

You should never:

- Try to disconnect the system
- Paint over it
- Move it
- Remove the batteries

When the smoke alarm is working normally, the red light flashes every 40 seconds. 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. This may take up to ten seconds. When you press the button, the red light on it should flash continuously. The alarm should stop soon after you take your finger off the button.

The smoke alarm works off your electricity supply. It also has a battery for backup in case the power fails. Clean your smoke alarm regularly to keep the dust off and improve its efficiency.

Gas Escapes

If you smell gas

- Put out cigarettes. Do not use matches or naked flames
- Do not operate electrical switches or doorbells
- Open all doors and windows and keep them

open until the escape is stopped

- Check to see if a gas tap has been left on accidentally or if a pilot light has gone out
- Contact us during office hours on 01620 825032 or Lothian Gas on 0131 440 4666 if the office is closed. If you cannot get a reply from the above numbers please call Transco free on 0800 111 999

Carbon Monoxide Poisoning

Carbon monoxide poisoning can be caused by faulty gas appliances. There are no obvious signs of carbon monoxide poisoning although symptoms may include tiredness, drowsiness, headaches and chest pains.

To reduce the risk we regularly check and maintain gas appliances we have installed to ensure high standards (**see section 7** for further information).



We have also installed carbon monoxide detectors in all our properties that have gas. These work like smoke detectors and an alarm will sound if carbon monoxide is detected. Some of the carbon monoxide detectors are battery powered - please contact us if the battery in your carbon monoxide detector runs out and we will have it replaced.

To prevent any further risk from carbon monoxide poisoning, follow these instructions.

- Never use a gas appliance if you think it is not working properly. Signs to look out for include yellow or orange flames, soot or stains around the appliance and pilot lights which frequently blow out
- Never cover an appliance or block the vents
- Never block or cover outside flues

If you have any doubts about the safety of your gas appliances, contact us.

Door Safety

Certain types of entrance, particularly shared entrances to blocks of flats, are fitted with self closing doors. These are designed to ensure the doors remain closed when not in use. These doors should never be wedged open. The security of your house is at risk if entrance doors are left open and the door entry system (if one is installed) is not used properly.

As self closing doors are potentially dangerous young children should be discouraged from playing around them.

Never attempt to adjust the self-closing mechanism. Please report any faulty or broken doors to us immediately.

If you have a door entry system, please do not let anyone other than your visitors into the stair. Allowing other people in can lead to problems and disturbance.



Windows

Windows, especially those on or above the first floor, can be a source of danger. There is a real risk of infants and small children falling out of open or unlocked windows and suffering potentially serious injuries. We have a policy of fitting safety catches to all windows above ground floor level.

You can help prevent accidents by taking the following precautions.

- Check that safety catches are fitted to all your windows above the ground floor. If in doubt, contact us
- Do not leave children alone or unattended in the house
- Wherever possible, do not place beds or furniture below windows as this provides a climbing platform for a child
- Do not tamper with any window bars which have been fitted

Security

Most burglars are opportunists. Take a few simple precautions to reduce any risks:

- Never leave keys in a 'secret' hiding place
- If necessary, leave keys with a trusted neighbour
- Always lock doors and windows when you go out even for a short time
- If the house is going to be empty after dark, leave a light on in the living room and draw the curtains
- If you are going on holiday make sure you remember to cancel newspapers and milk. Ask a neighbour to keep an eye on the house
- Keep ladders locked away out of sight
- If a contractor or official calls, ask for identification. If they cannot produce it, ask



them to come back later and use the time to contact their organisation to check that they are genuine

- If in doubt, call the Police
- To check how secure your home is, when you leave the house, ask yourself: "If I forgot my keys how would I get back in?" If you can get in without breaking a window or bashing the door in, your home is not secure!

Legionella

Legionella bacteria occur naturally in locations such as rivers, lakes, and reservoirs, Legionella bacteria may also be found in:

- Domestic water systems in residential accommodation
- Locations where aerosols may be formed such as showers and taps
- Hose pipes

The most likely route for infection is inhaling the bacteria when it is carried in water droplets, for example: in shower spray.

Legionella bacteria will thrive in any suitable water system. The optimum temperature at which the bacteria will multiply is between 37°C and 46°C. The temperature setting on hot water storage tanks include a thermostat which will enable stored water to be kept in the temperature range above 46°C.

To reduce the risk of exposure:



Disinfect your shower head every month, and descale it every three months in addition to the normal cleaning process. (for example, products like 'Milton' or disinfectants with a biocidal effect)

Showers and water outlets that are not used regularly must be flushed weekly for several minutes. If showers are not used for two weeks or more the shower head should be removed and the shower run for two minutes. The shower head should be disinfected before being re-fitted.

Hoses should be flushed for several minutes without creating aerosols each time they are used. External hose pipes should be flushed through weekly and if they are not used for two weeks or more the nozzle should be removed/adjusted to prevent aerosol formation and the hose run for two minutes. The nozzle should be disinfected before being re fitted.