



HOME STUDY FOR TENANTS

Housing Standards and Rents

Workbook

AIM:

The aim of this self-study pack is to help you understand

- ❖ The national standard for most rented housing in Scotland
- ❖ The link between housing standards and rent levels, and
- ❖ How landlords now have to forward plan for standards and rents.

WHAT WILL YOU LEARN IN THIS WORKBOOK:

- ❖ How standards for rented housing are defined
- ❖ What choices for standards there are
- ❖ How the national minimum standard - the Scottish Housing Quality Standard (SHQS) - is defined
- ❖ How rent levels have an impact on housing standards
- ❖ How councils and housing associations must forward plan for standards and rents
- ❖ How you could and should be involved in setting and reviewing housing standards and rents

HOW TO USE THIS WORKBOOK

Go through it at your own pace. Stop for a break whenever you want or at times suggested in the workbook - whichever suits you best. When you start up again, look back at the section you had just completed.

As you go through the workbook you are asked to carry out tasks.

Do not look ahead in the workbook for answers. These are given in the correct place in the workbook. You will come to them at the correct stage.

If you get stuck on something, try the following:

- ❖ Leave aside and try again later
- ❖ Turn back pages in the workbook looking for clues and ideas
- ❖ Phone TIS for assistance - use our free phone number 0800 731 3772 or reverse the charges

Hello and welcome to this *Housing Standards and Rents* Workbook. It is hoped that you find the workbook informative, enjoyable and easy to use. Take your time and carry out the tasks at your own pace, but remember to follow the order of the book and don't miss sections or jump ahead to others too soon.

Have Fun and Good Luck!

SECTION 1 - DEFINING A STANDARD

One of the difficulties in defining a standard for all of Scotland's council and housing association housing is that they vary a great deal. There are multi-storey flats and there are rows of terraced cottages. Although the most common type of rented house is a walk up flat.

Even with that amount of variation, it should be possible to state that all homes must have efficient heating systems, decent quality bathrooms and so on. In Activity One below, there are some questions asking **your own opinion** about some housing standards.

Activity 1

1. What should a standard say about disrepair? Here are some options: tick the ones you agree with -

Walls, roofs, foundations and floors should be free from serious disrepair

Balconies and stairs should be in sound structural condition

All drains should be working properly

The damp proof course should be in good condition

A roof fails the standard if more than one fifth of its area needs replaced.

Any window meets the standard if it can be successfully repaired

Windows should be draught free

2. In your opinion, which of the following must a bathroom contain to meet a minimum acceptable standard?

a WC a wash hand basin a bath a shower extractor fan

Perhaps you think there should be a bath AND a shower, or should the standard just say a bath OR shower?

3. In your opinion, which of the following should be included in a national minimum standard?

a smoke detector close lighting external lighting close doors

Your answers will have been your own opinions. Do you think all tenants will have exactly the same opinion about what a standard should include?

Activity 2

You will see from Activity One that it is not easy to define a standard everyone will be happy with. The problem gets more difficult when you think how good standards are paid for. We'll come back to that point later in the workbook.

The Scottish Housing Quality Standard (SHQS) has been set by the Scottish Executive as the **minimum** standard for houses rented by councils and housing associations in Scotland. In the list below, **tick** which of the statements you think would be included in the SHQS.

- 1. Walls, floors, foundations and roofs fail the standard if more than 20% (one fifth) of the area is in need of replacement*
- 2. Any window in disrepair fails the standard*
- 3. Cavity wall insulation must be included if it is technically feasible*
- 4. Loft insulation must be at least 150 mm (6 inches) thick*
- 5. Floors and walls between neighbouring houses must be adequately sound proofed*

6. *Bathrooms must include a shower or a bath*
7. *Kitchen fittings must be in good condition*
8. *Kitchens should, where practical have at least 1 cubic metre of storage space*
9. *Kitchens should have at least four cupboards on the floor and two on the wall*
10. *Kitchens must be safe to work in and have a worktop on at least one side of the cooker space*
11. *Kitchens must have at least six electrical sockets*
12. *Living rooms must have at least 8 electrical sockets*
13. *Extractor fans must be provided if there are persistent damp and mould growth problems*
14. *Closes must have doors and controlled entry systems both front and back*
15. *Any gas systems must be safe*

Here are the answers to Activity 2:

Walls, floors, foundations and roofs fail the standard if more than 20% (one fifth) of the area is in need of replacement

This is in the SHQS

Any window in disrepair fails the standard

The SHQS does NOT say this. Windows, like much else only fail the standard if 20% or more of them need replaced

Cavity wall insulation must be included if it is technically feasible

This is in the SHQS. Some houses don't have cavities, so this standard can't apply to them.

Loft insulation must be at least 150 mm (6 inches) thick

No the SHQS standard is 100mm (4 inches)

Floors and walls between neighbouring houses must be adequately sound proofed

There is no standard for protecting from the sounds coming from your neighbours' homes. This was probably rejected because of the cost involved.

Bathrooms must include a shower or a bath

This is in the SHQS. Note, it is either/or, not both

Kitchen fittings must be in good condition

This is in the SHQS. However, it is a very vague thing.

Kitchens should, where practical have at least 1 cubic metre of storage space

This is in the SHQS

Kitchens should have at least four cupboards on the floor and two on the wall

The SHQS does not specify how many cupboards are required, just an overall volume of storage space, however provided.

Kitchens must be safe to work in and have a worktop on at least one side of the cooker space

This is in the SHQS

Kitchens must have at least six electrical sockets

This is in the SHQS

Living rooms must have at least 8 electrical sockets

The SHQS does not specify how many electrical sockets a house should have. Although, when replacing old wiring, landlords have to meet the current building regulations which does specify minimum numbers of sockets.

Extractor fans must be provided if there are persistent damp and mould growth problems

This is in the SHQS. So, it is NOT a requirement of the SHQS to have extractor fans in all homes.

Closes must have doors and controlled entry systems both front and back

The standard is slightly different. There must be front close doors and doors to control access at the rear. But only the front close door must have controlled entry.

Any gas systems must be safe

This is in the SHQS

IN SHQS	Summary	Details
Repair Standards	<p>This concerns the condition of the main elements or components making up tenants' homes.</p> <p>Small items of disrepair, easily fixed do not mean a house fails the SHQS</p>	<p>Walls, floors, foundations, roofs, roof coverings, rainwater goods, access decks, stairs, landings, damp proofing, windows, doors, drainage.</p> <p>To distinguish failure under the SHQS from minor disrepair, replacement of more than 20% (a fifth) has to be needed to fail the SHQS.</p>
Energy Efficiency	<p>This includes insulation and the efficiency of heating appliances</p> <p>The two measurement standards are NHER rating at least 5, or SAP rating at least 50.</p>	<p>At least 100 mm loft insulation. Wall cavities filled with insulation where technically feasible. Insulated hot water tanks and pipes. Efficient heating systems which heat the whole house. Any heating appliance over 20 years old is assumed to be inefficient.</p>
Bathrooms	Basic amenities in good condition	Bath <u>or</u> shower, wash hand basin, WC
Kitchens	Kitchen fittings to a good standard	<p>At least 1 cubic metre of storage capacity, where practical. Space for cooker and its safe use. Kitchen worktops including at least on one side of a cooker. At least 6 electrical sockets</p>
Health	<p>Water Air quality Freedom from dampness Noise</p>	<p>Lead free pipes in water supply. Mechanical ventilation in kitchens and bathrooms where required to deal with persistent problems of condensation and mould growth. Noise insulation, where there are noise problems from traffic or factories.</p>
Safety	<p>Fire prevention. Electrical and gas safety. Condition of stairs, landings, etc Lighting</p>	<p>Smoke detectors. Safe electrical wiring. Safe gas systems and appliances. Safe common areas such as stairs, lifts, lobbies, drying areas, refuse chutes, bin stores (where provided) Adequate lighting in communal internal and external areas within the curtilage of the houses.</p>
Security	<p>External house doors Close doors</p>	<p>Secure front and rear access doors. Front close door controlled entry systems. Secure rear access to enclosed common areas.</p>

You might want to take a break now. When you restart, look over page 6 again, before going on to Activity 3.

SECTION 2 - CHOOSING A STANDARD

Activity 3

The way the SHQS is defined, you may notice that some of the definitions are fairly precise. But others leave room for different interpretations. For example, it's clear what bathroom fittings must be included, as a minimum. It is less clear what "good condition" means. If a bath is badly stained after many years of use, it may be serviceable as far as holding water without leaking is concerned. Equally it may be felt that serious staining means it is NOT in good condition. Each landlord has to interpret the standard in its own way.

So far, we have stressed that the SHQS sets a minimum standard. It is possible, and fairly common for landlords, in agreement with tenants' representatives to adopt a local standard, with enhancements on the SHQS.

In the list below, which items are in the SHQS and which would be considered as enhancements? Put a tick in the correct column.

Standard	In SHQS	Enhancements
1. Double glazing to all windows		
2. 150 mm loft insulation		
3. 6 electrical sockets in the kitchen		
4. Smoke detectors must be fitted		
5. Showers should be provided as well as baths		
6. Every house should have its own bin store		
7. Sound insulation between the walls of neighbouring flats		
8. Exterior lighting within the curtilage of the dwelling		
9. Some houses adapted to suit wheelchair users		
10. Fully fitted kitchens with ample storage space		

You can see from that list, that there is a lot of scope for adding more to the SHQS. The point to bear in mind is that many of the additions could affect rent levels.

Just check that you have ticked the correct boxes in this activity. Numbers 3, 4 and 8 are the only ones **within** the SHQS. The rest would be enhancements.

Activity 4

We will now look at the link between the level of rents tenants pay and the housing standards you can get in the future.

Case Study

Tenants of the ABC Housing Association have said to their landlord that showers should be installed over baths in the forthcoming bathroom replacement programme. The programme is designed to run for ten years, with the oldest bathrooms getting priority.

ABC HA agreed to work out the cost of the extra work. This is what they reported:

The full installation cost of new bathroom fittings is £1,400 per house

The full installation cost of new bathrooms fittings with a good quality shower added over the bath, including wall tiling and a curtain rail is £1650.

An allowance also had to be made for occasional repairs to faulty showers. All of the additional cost had to come from rent increases.

The effect on rents would be either

- (a) 70 pence per week from the time the new bathroom fittings are installed
 - (b) 30 pence per week on all tenants' rents starting from the next rent review.
- These would be one off increases, in addition to the usual annual increases to cover inflation.

Your task is to consider which option you personally think the landlord should adopt, among the following: (tick your preference)

- 1) Ask tenants who want a shower to pay ABC £250 at the time of installation and have no rent increase to pay for showers

- 2) Ask tenants who want a shower to pay ten instalments of £25 each month for ten months and have no rent increase to pay for showers
- 3) Fit showers over baths for tenants who want them and put their rent up 70 pence a week from the time of installation.
- 4) Fit showers over baths in all bathrooms in the replacement programme and put up tenants' rents by 70 pence per week from the time of installation
- 5) Fit showers over baths in all bathrooms in the replacement programme and put all tenants' rents up 30 pence a week from the next rent review.

You may want to take a break now. When you continue, look over the case study again.

Activity 5

Here are some opinions about the case study you have just considered.

	Option Number
It's best to get paying for showers out of the way as quickly as possible.	
This option makes showers more affordable for more tenants	
In these options, tenants on housing benefit can get showers without extra cost to them.	
Tenants will be happy to pay the extra rent if they are getting something for it right away.	
Tenants shouldn't have to pay for showers if they don't really want them	
Most people want showers these days and anyway, we have to think of future tenants, not just the tenants in the houses now.	

In the right hand column of the table, write in the number of the option or options (see Activity 4), which most closely seem to suit the opinion expressed.

[By the way, don't assume the costs quoted in the case study above will automatically apply to your landlord. The figures chosen are very approximate, and just to illustrate ideas.]

Activity 6

You will see that even a relatively simple question like whether or not showers should be installed over baths, can throw up tricky decisions. Of course, there are other ways in which it may be possible for a landlord to pay for showers, without direct rent increases. For example, can money be saved by some other measures, to release money for showers? Or, would it be possible to slow down the bathroom replacement programme? In this case study, if the landlord decided to do fewer bathroom replacements each year and take say two years longer to complete the programme, no rent increase would be needed. Some tenants, desperately keen for their turn to get a new bathroom may not be happy with this idea, however.

As a general principle, which of the following corresponds most closely to your opinion?

- 1) We should aim for high standards even if it takes longer to achieve them
- 2) Tenants would be happy to pay a bit more rent if they knew they were getting better housing conditions for it
- 3) The most important thing is to get the basic things right for tenants, and leave tenants to add extras to their homes themselves, if they want them
- 4) Landlords should offer tenants a choice of standards, with different rents to match the standards they choose.

Clearly, tenants need to debate issues such as these and try to develop a united point of view to take into discussions with landlords about standards and rents.

Activity 7

In the table below are listed some possible enhancements to the SHQS. Tick in the middle column if you think the enhancement should be considered for adoption into the local standard. And tick in the right hand column if you would be willing to pay a little more in rent to have the enhancement adopted into your landlord's local standard.

	Consider the enhancement	Willing to pay a little extra rent
Showers over baths		
A second bathroom in large family houses		
Secure bins stores for all houses		

Extra electrical sockets in living rooms and bedrooms (not actually that expensive if done when houses are rewired)		
Improvements to security in the surroundings of tenants' homes		
Extra storage space in kitchens		
Secure fencing where it can improve privacy		

In the case of showers, it was possible to devise options where tenants willing to pay could get the enhancement. In the list in the table above, check which of the possible enhancements can be made individual choice items and which cannot. Underline the ones you think can.

It might be a good time to take a break. Next we will go on to look at how landlords build up programmes and a financial plan for investing in tenants' homes.

SECTION 3 - PLANNING AHEAD FOR STANDARDS

Activity 8

This activity is about what a landlord spends money on and where the money comes from. (TIS has separate Home Study Packs which go into housing finance in much more detail, if you are interested.)

Put each of the following items under their correct heading in the table on the next page, to show whether they are items of income or items of expenditure for a landlord.

<p><i>Day-to-day repairs</i></p> <p><i>Right-to-buy sales</i></p> <p><i>Sales of surplus land</i></p> <p><i>Rent money</i></p> <p><i>Loan charges</i></p> <p><i>Housing management costs</i></p> <p><i>New money borrowed</i></p> <p><i>Major component replacement (components are things like electric wiring, kitchen fittings, bathroom fittings, roof coverings, guttering, heating systems, etc)</i></p> <p><i>Improvements to tenants' homes</i></p>

INCOME	EXPENDITURE

Activity 9

Yes, the main items in the list which should have been put into the "income" list are rents, right to buy sales, land sales and new borrowing. The rest would go in the right hand column in the table above.

New borrowing is income because the money comes in to be spent on things like major component replacement and improvements. As soon as new borrowing comes in there are additional loan charges to pay. Apart from the actual loan having to be repaid in small amounts each year for many years, there is interest to pay as well. The loan repayments and interest, together, make up the loan charges.

Major component replacement is also known as planned maintenance. Sometimes this item of spending is split into the work needed to bring houses up to the SHQS, and work needed to replace worn out parts. For example, work to install controlled entry to close front doors for the first time is work to bring houses up to the SHQS. By contrast, work to replace obsolete bathroom fittings is maintaining the SHQS.

Here is a sample landlord's budget for a year. You can see that the spending side of it comes to more than the income side of it.

INCOME		EXPENDITURE	
Rents	£38,000,000	Loan charges	£17,000,000
Right to buy sales	£10,500,000	Planned maintenance	£14,500,000
New borrowing	£5,500,000	Improvements	£2,500,000
Other	£1,000,000	Day to day repairs	£13,000,000
		Housing Management	£9,000,000
	£55,000,000		£56,000,000

Choose which of the ways listed here you think the income and spending columns could be made the same:

- a) Increase rents by 3% extra to bring in another £1,000,000
- b) Reduce the planned maintenance spending programme by £1,000,000
- c) Reduce the planned maintenance and day to day repairs by £500,000 each.
- d) Reduce day to day repairs and housing management costs by £500,000 each.
- e) Increase new borrowing by an extra £1,000,000.

It's true that you could have chosen any of these options, and others besides. However, every one of the options would create a problem, if done. As usual with money, there are never any easy options.

Activity 10

The following would not have been options in activity 9:

Increase right to buy sales income by £1,000,000

Or

Reduce loan charges by £1,000,000.

Why do you think that is?

Answer here:

Activity 11

Here are the findings of survey of the condition of kitchens in ABC Housing association's 15,000 houses.

5,000 need replaced gradually over the next five years

7,000 need replaced between six and ten years from now

3,000 need replaced between eleven and fifteen years from now.

The cost of a typical kitchen replacement for this landlord has been about £2,000 all in per kitchen on average.

Which of the following possible lines in ABC's business plan would correctly reflect the survey findings?

	Years 1 to 5	Years 6 to 10	Years 11 to 15	Years 16 to 20
1. Kitchen replacement	£10,000,000	£14,000,000	£6,000,000	£0
2. Kitchen replacement	£10,000,000	£10,000,000	£10,000,000	£0
3. Kitchen replacement	£7,500,000	£7,500,000	£7,500,000	£7,500,000
4. Kitchen replacement	£15,000,000	£15,000,000	£0	£0

Activity 12

Here are 4 statements about progress in ABC's kitchen replacement programme. For each statement, show which line in the business plan (1, 2, 3, or 4 in the table above) it refers to.

- a) All kitchens are replaced about the time the survey suggests*
- b) Kitchens are replaced much more slowly than the survey suggests*
- c) Many kitchens will be replaced ahead of the time the survey suggests*
- d) Most kitchens will be replaced when the survey suggests but some will be a bit later.*

Although the second possible line in the business plan showing £10 million a year for kitchens doesn't enable all kitchens to be replaced within the timescale the survey suggests, it does have an advantage. Can you guess what it is?

Once you've thought about that question, perhaps you should take a break. Look over activities 11 and 12 again, before continuing.

SECTION 4 - WHAT RENTS FOR WHAT STANDARDS

Activity 13

If spending on major component replacement can be spread out more evenly, it would provide a more even flow of work for building contractors. Perhaps this would help keep costs down for them. They may pass some of the savings on to the landlord. Spreading major component replacement costs evenly over the years may also mean slightly lower rent rises than high costs in some years and low costs in others. That should give you clues to the answer to the final question in activity 12.

Remembering what a landlord's housing budget looks like (see page 13), it is clear that rent income is a large part of the money a landlord has for improving and maintaining good housing conditions. Not all landlords' budgets will look like the one on page 13, but they will all show a huge reliance on rent income.

Activity 14

Here are some statements. Decide for each whether it is TRUE or FALSE

STATEMENTS	TRUE	FALSE
1. If a higher standard for electrical rewiring is chosen, it will tend to put up rents, everything else being equal.		
2. An alternative to rent increases, if higher standards for electrical wiring are wanted, may be to take a bit longer to complete the rewiring programme.		
3. A landlord could always consider extra borrowing to achieve higher standards or faster progress.		
4. If a landlord uses extra borrowing to pay for higher standards or faster progress, rent increases will be avoided		

Activity 15

The answers to the true/false quiz in Activity 14 are not easy, because things aren't so "black and white". Generally, seeking higher standards will tend to increase rents. But sometimes it is possible to decide to take a bit longer to complete programmes. For

example a programme for bathroom replacement may have been set to take 7 years. There would be some saving in yearly costs to stretch the programme to 8 or 9 years. This might help pay for a higher standard, without rent increases. Calculations would need to be done to see if it worked out. Calculations like this are a good idea, while exploring options for the plan setting standards, rates of progress and rents in future.

Extra borrowing to pay for things may be possible, but it is not a "something for nothing" option. All money borrowed has to be paid back in the future, with interest.

Which of the actions listed in the table below could help improve efficiency and yield higher standards or faster progress for no extra rent. Put a tick in the right hand column where you think the action has some potential for helping avoid rent increases.

	TICK HERE
1. Review the costs of housing management, to check if they can be reduced, especially if the landlord's stock of houses is reducing with continuing right to buy sales	
2. Investigate the scope for reducing the bill for day to day repairs as a result of faster progress with planned maintenance.	
3. Investigate the use of partnering for planned maintenance contracts and day to day repairs. (Partnering means choosing a contractor to do the work, who charges the landlord the actual costs of work plus an agreed profit margin, while always looking to see how ways of working can save time and money.)	
4. In a council landlord, check if all the costs charged to tenants' rents are actually services directly to tenants, and not services for the whole community (which the Council Tax should pay for).	

Activity 16

Which of the questions in this table might be useful when it comes to reviewing your landlord's progress in meeting the SHQS, or the standard tenants and landlord have jointly agreed?

	TICK HERE IF YOU THINK THE QUESTION WOULD BE USEFUL IN YOUR LANDLORD'S CASE
1. Are the programmes to improve and maintain tenants' homes going at the rate the Standard Delivery Plan sets out?	
2. Is there a way to reduce the scale of rent increases proposed in the Plan?	
3. Has enough effort been made to secure improved efficiency in all things tenants' rent money is spent on?	
4. Are tenants happy with the standards being provided as the Plan progresses?	
5. How different are actual costs and income levels in the Plan compared to the original predictions when it was first drawn up?	

There may be several other questions you can think of that are appropriate to include in a review of your landlord's plans for future housing standards and rents. Discuss these with your colleagues and decide together what you feel are the most important things to consider when reviewing progress with the plans.

CONGRATULATIONS! You have almost completed this workbook. A great achievement!

But first, a top tip: Planning for standards and rents can become very complicated. Get help from TIS to make it easier. Many other landlords pay for TIS to help tenants understand the ins and outs of plans for standards and rents.

Usually, the answers to activities were given in the activity which came next. Here are the answers when this didn't happen.

ANSWERS TO SOME OF THE ACTIVITIES

Activity 10 (page 13)

A landlord cannot choose to increase the income from right to buy sales, because this income depends on how many tenants apply for the right to buy and what valuations and discounts occur in each case. All a landlord can do is to follow the trend closely, so as to make careful predictions about the future pattern of sales.

A landlord cannot usually reduce loan charges because they are set when the borrowing first takes place and only vary if interest rates in the economy go up or down. Sometimes a landlord will borrow money at fixed interest rates. Doing this helps forward predictions of loan charges.

Activity 11 (page 14)

Line 1 in the table corresponds correctly to the survey findings. For example, multiply 5,000 kitchens times £2,000 per kitchen to get the £10,000,000 shown as the amount needed over the next five years. A similar calculation is done for years 6 to 10 and so on. Try it!

Activity 12 (page 14)

Line 1 (in activity 11) shows all kitchens replaced when the survey suggests. a)

Line 2 shows most kitchens being replaced when the survey suggests, but some would be a bit later. d)

Line 3 shows kitchens being replaced much more slowly than the survey suggests. b)

Line 4 shows many kitchens being replaced ahead of the time the survey suggests. c)

The advantage of Line 2, an even rate of spending on kitchens is that it gives a contractor an even spread of work over time, which helps increase efficiency, and possibly would give the landlord some savings.

Activity 14 (page 15)

Statements 1 and 2 would usually be true. Statement 3 is also true - a landlord could consider extra borrowing. But statement 4 is false - extra borrowing would not avoid rent increases in most cases.

Activity 15 (pages 15 and 16)

All of the suggestions in the table are worth considering.

And now to Round off the course ...

This part of the course gives you a chance to check your understanding of the main points presented. It takes the form of a TRUE/FALSE quiz. All you do is place a tick in the correct column to indicate whether you think each statement is TRUE or FALSE.

	Statement	True	False
1.	The SHQS is the maximum standard landlords are allowed to offer tenants for their homes		
2.	Living rooms having 8 electrical sockets is in the SHQS		
3.	In tenements, controlled entry doors must be fitted to the front closes to meet the SHQS		
4.	The SHQS says nothing about safety in tenants' homes.		
5.	Exterior lighting within the curtilage of tenants' homes would be an addition to the SHQS		
6.	Sometimes, a landlord adopting a higher standard than the SHQS could have an impact on rent levels.		
7.	The only way to get higher standards is to accept higher rent increases.		
8.	Right to buy sales income counts as income to the landlord's accounts.		
9.	Replacing a faulty tap would count as "major component replacement".		
10.	Replacing all the kitchen fitments in the houses in a street would be counted as major component replacement		
11.	Year on year, landlord's have to bring in enough income to cover all the spending.		
12.	Borrowing can help to pay for expensive things in a gradual way.		
13.	When a landlord borrows money, it has to be paid back in full the following year.		
14.	It helps building contractors delivering major component replacement projects if they can get an even volume of work for several years ahead.		
15.	Extra borrowing automatically leads to higher rents		
16.	If housing conditions are improved, it might be possible to gradually reduce the bill for day to day repairs		

WHAT NEXT?

Phone or write to TIS to ask for the Checkback Pack for this course. We'll send it on to you straight away.

In it you will get

- ❖ Answers for the TRUE/FALSE quiz on the previous page
- ❖ A list of other course in the TIS **"Home Study for Tenants"** series
- ❖ **A Certificate of Completion**

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