

Welcome to your new home

Shared Ownership





Welcome

We'd like to take this opportunity to welcome you to your new home.

You're probably keen to start unpacking, but please take a few moments to read through this guide as it includes some important information relating to your lease with us.

This guide should answer any immediate questions you might have. But if you'd prefer to speak to a member of staff, please use the details provided in this guide.



How to contact us

If you have any enquiries about your home, please contact us.

Office hours:

ccha is open Monday to Friday, 9am – 5pm excluding bank holidays.

Telephone: 020 8680 7532

Email: customers@ccha.biz



Repairs and defects

For the first 12 months after your home is built, any defects may be covered by the builder.

If your home is less than 12 months old, you should report any defects to us, and we'll contact the builder on your behalf.

Once your home is older than 12 months old, you'll be responsible for any repairs needed in your home. If you aren't sure whether you're responsible for a defect, please contact us.

We're responsible for repairs to communal and shared areas, and they should be reported directly to us. Occasionally, a management company will be responsible and, if so, their contact details will be in your Home User Guide.



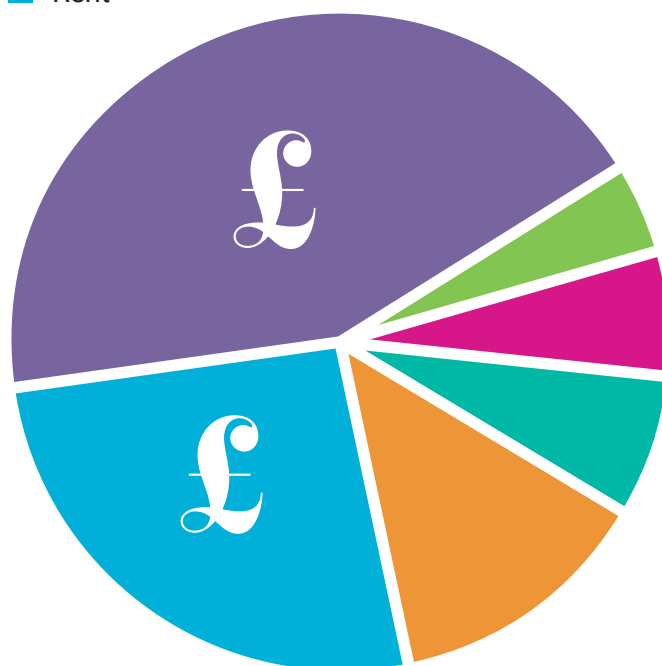
Shared ownership: Recap

By now you're probably familiar with the shared ownership process, but here's a recap on how it works:

- You buy a share of your home, which results in a lower deposit and a smaller mortgage.
- You then pay a monthly rent on the remaining amount.
- Staircasing – as time goes on and you'd like to buy more shares in your property, please call us on **020 8680 7532**.

There are some additional charges you'll need to consider for your monthly budget, such as;

- Service charge
- Council tax
- Utility bills
- Home contents insurance (buildings insurance is included in your service charge)
- Mortgage
- Rent





Settling into your new home

Moving is undoubtedly a busy (and sometimes stressful) time, which means it can be easy to overlook some important aspects of moving home.

Using the list below will help to make your move as smooth as possible.

- Contact the local council to let them know you have moved home.
- Set up your home contents insurance. It is worth shopping around to get the best deal you can.
- Let any existing services such as your energy, water and telephone provider know that you have moved address.
- Re-direct your post from your last home by going to the Royal Mail website.
- Check that everything in your home looks and works as intended when you decided to purchase the property.
- Update your home delivery address on websites such as Amazon.
- Check that none of your personal items were damaged in the move. If anything is damaged, submit a formal claim with the moving company as soon as possible.
- Take time to read the fire notice so you know what to do in case of a fire.



Responsibilities, permissions and restrictions

It's essential that as a shared owner, you comply with your lease agreement.

Lease agreements are in place to ensure your safety and to make the environment as pleasant as possible for you and your neighbours.

After moving in, you'll be responsible for:

- Keeping communal spaces clean and clear
- Arranging gas and electricity checks – shared owners are required to show proof of a yearly gas certificate and an Electrical Installation Condition Report (EICR) every five years.

Due to health and safety risks, we do restrict some activities. However, some activities just need our permission first. These include:

- Pets in the home – please contact us and ask for permission first. Depending on the pet and property, this will be at our discretion.
- Making improvements – before making any major changes or improvements to your home, please check with us first. For new build properties, there may be extra restrictions during the defects period.
- Subletting – under the lease, subletting a shared ownership property is not permitted.

If you have any queries about the activities listed above or anything else, please give us a call first to avoid breaching your lease agreement.



Fire safety in your home

Safety has always been one of our key concerns. But in the wake of the Grenfell tragedy in 2017, fire safety has become even more prominent.

Devices such as smoke detectors and carbon monoxide detectors are essential for making you aware of a hazard before it becomes a serious risk.

You will already have these in your property. We recommend that you have these detectors checked once a year to ensure they're working properly.

Also, check them yourself regularly as they could potentially save lives.

Here are some key points on how to stay safe in your home.

If a fire occurs:

- If you're in your home and a fire occurs in your block, you need to follow the procedures noted in the Fire Action Notices displayed in the communal area.

Prevention tips:

- We recommend that you regularly check your appliances to ensure they're safe.
- When in the kitchen, ensure that items such as kitchen roll or any other combustible materials are kept away from the cooking area.
- If you buy a second-hand appliance, please ensure that it's tested by a qualified electrician first to make sure it's safe and working properly.
- Please ensure that all cigarettes are put out correctly and not left alight in a bin or on the side.
- If you've been using candles, please ensure they're put out when you leave the room.



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