



Delivering on our promises

Residents' Handbook





Our mission:

We enable staff and partners to deliver excellent services for our residents and provide more quality homes for our community.

Our values:

C – Care

We care about our customers,
staff and our wider environment

A – Adapt

We adapt and embrace change
to achieve our goals

R – Resilient

We are resilient and effective in
challenging times

E – Everyone

Our strength is in our unity with
everyone playing their part

Contents

What type of housing and services do we provide?

- General needs housing 6
- Housing for older people 6
- Supported housing 6

Your tenancy agreement

- Your responsibilities as a tenant 7
- Right to Acquire 8
- Our responsibilities towards you 8

myccha customer portal 10

Maintenance 11

- Gas safety advice 13

Your views

- Why does ccha have a complaints procedure? 14
- Who do I contact and how? 14
- Satisfaction surveys and feedback 14

Get involved 15

Equality and diversity 15

Welcome to ccha, we hope you will be happy in your new home.

Founded as Croydon Churches Housing Association in 1967, ccha owns and manages around 1500 homes across the London boroughs of Croydon, Sutton, Merton and Bromley. We provide a variety of homes which include social housing, shared ownership and outright sale.

Our focus is on ensuring that our residents are happy and safe in their homes.

As well as building homes, we work with others in the community to help residents into work and work with local organisations to provide fun and engaging opportunities for young people. We are committed to delivering a high-quality service to our residents and developing more homes in the communities where we operate.

This handbook and any related leaflets give you important information about our services and how to access them.

You can download this handbook on our website at: www.ccha.biz

What type of housing and services do we provide?

General needs housing

We currently provide general needs housing for rent, for single people and families on the local authority housing register. We also have an internal transfer list and will do our best to move existing residents to accommodation that suits their needs where necessary. As well as social rented properties we also offer homes for shared ownership, London Living Rent, and outright sale.

Housing for older people

We provide accommodation to people aged over 55 (in some cases over 60) in our older persons' housing schemes across Croydon and Sutton. Our housing for older people consists of unfurnished studios, and one and two-bedroom flats. This service aims to provide convenient and comfortable accommodation in a setting which allows residents to live independently.

ccha provides housing services to the older persons' sites, ensuring the health and safety of residents

and the buildings are checked on a weekly basis. Staff also provide a weekly welfare call to residents, and this can be in person or by phone, text or email. All residents have access to an emergency pull cord system that is monitored 24 hours a day, seven days a week, giving peace of mind to residents and their families. Most of the schemes have shared lounges, a laundry and a guest room. Some also have a lift for easier access.

Supported housing

Our supported housing schemes provide temporary accommodation for up to two years for vulnerable adults. The accommodation is accessed via Croydon, Sutton or Bromley Council. ccha works in partnership with a number of support providers who provide on-site support to residents. The support provided is designed to help residents develop the skills to live independently. The support providers then help them to move on from the scheme.



Your tenancy agreement

The tenancy/licence agreement you have signed is a legal contract between you and us. It sets out what we expect of you as our tenant/licensee and what you can expect of us as your landlord.

Your responsibilities as a tenant

- **Rent** – You are responsible for paying the rent and service charges, in advance of the date they are due. You must ensure that any benefit claim is made on time, no later than the first week of your tenancy. All information must be provided to the local authority, housing benefit office or DWP within the timescale they state so that they can process your claim on time. Please contact us if you have
- any problems with paying your rent on time.
- **Use of your home** – You must not carry out illegal activities from your home. You should keep the property in good condition and not cause any damage or make any changes without our written permission. You should keep the property clean and free of rubbish. You must allow our staff, contractors or any other ccha representatives access to your home to carry out repairs or inspections when needed.
- **Your behaviour** – You must not cause a nuisance or disturbance to your neighbours. This includes playing your music or

TV very loudly. You should not harass your neighbours or any other people in any way.

- **Vehicles** – You cannot keep any illegal vehicles on our property. This includes vehicles which do not have up-to-date road tax or an MOT certificate.
- **Pets** – You should seek permission from ccha before bringing a pet into your home. There is a pet request form that you will need to complete and submit to your Tenancy Management Officer. Only when they have confirmed you may keep a pet can you bring one to your home. You are responsible for keeping your pet under control and clearing up any mess it makes.
- **Scooters** – Mobility scooters should not be stored or charged in communal hallways or stairwells because they could obstruct a fire escape route or cause injury.
- **Private gardens** – If your property includes a private garden for your own personal use, you are responsible for maintaining it (including any trees or dealing with any pests). You are required to keep your garden clean and clear to reduce the risk of pests or vermin infestation.

- **Family and visitors** – You are responsible for the behaviour of your family and visitors while they are in your home, on our property and in the neighbourhood.
- **Giving up your tenancy/licence** – You must give us four weeks' notice in writing if you want to give up your tenancy/licence. At the end of your notice, you must return all your keys to your Tenancy Management Officer by 9.30am on the first Monday following the end of your tenancy.

Right to Acquire

The Right to Acquire scheme gives some residents of housing associations the right to buy the homes that they currently rent. To qualify for the scheme, a property must have been built or purchased by a housing association on or after 1st April 1997. Please get in touch with us to find out if you're eligible.

Our responsibilities towards you

- **A tenancy** – You will only lose your home if you break any of the terms and conditions of your tenancy/licence and we have been granted a court order, for example, if you fall behind with your rent or because you

are harassing other people or damaging property.

- **Licence** – You could be at risk of losing your home if you break the terms and conditions of your licence:
- If you fail to take notice of warnings issued as a result of your behaviour, or failure to correct your behaviour;
- If you fail to pay your rent, harass other people or cause damage to property;
- If you fail to engage with the housing sustainment support offered by the support providers who are delivering support to you within ccha accommodation;
- If you act in a manner that is threatening or endangers the wellbeing of other residents.
- **Joint tenancies** – When two or more adults are moving into a property, we can offer a joint tenancy/licence. Joint tenants have equal rights and responsibilities for the tenancy/licence.
- **Repairs** – We have a responsibility to carry out certain repairs and maintenance on your home, and to complete the work within a set timeframe.
- **Consultation** – You have the right to be consulted on anything which will affect your tenancy/licence or the service you receive from us. If you wish to join our consultation group, contact us at citeam@ccha.biz.
- **Complaints** – You have the right to make a complaint about the accommodation or service you receive from us, our staff or the partners we work with.
- **Estate services** – We provide estate services to shared areas and facilities, for example, cleaning of shared areas, shared window cleaning and grounds maintenance. The cost of providing estate services is met through service charges which form part of your weekly rent.
- **Transfers and mutual exchanges** – You may have the right to apply for a transfer to another ccha property or carry out a mutual exchange with a tenant from another housing association or local council. This right only applies to tenants living in our general needs properties or older persons' accommodation who do not have any rent arrears and have not broken their tenancy agreement. ccha has to give written permission before you can move.



myccha customer portal

ccha provides residents with a customer portal designed to put you in control of your data and rent account.

The portal is accessible 24/7, allowing you to:

- Update personal details
- Pay your rent online
- Order your Allpay card
- Print rent statements

To sign up to the customer portal, visit: <https://customers.ccha.biz>



Maintenance

We will maintain your home to ensure it is kept in good condition.

As a landlord, we must:

- **Keep the structure and outside of your home in good repair**
- **Repair fixtures such as kitchens and bathrooms**
- **Repair shared areas and external decorations**

As our resident, you are responsible for making sure that the property is well maintained. If a repair is our responsibility, you should report it quickly to make sure that any damage to the building is kept to a minimum. If the repair is your responsibility and you carry out the repair yourself, you must carry out the work to an acceptable standard.

As our resident, you are responsible for making a number of minor repairs to the property such as replacing door handles and locks on inside doors, replacing broken toilet seats etc. For more information, please see the separate booklet: **Repairs and Planned Maintenance Booklet**

You must pay us for the repair costs if you, your family or your visitors have caused damage and we carry out the repair on your behalf. You have the right to make improvements to your home at your own cost. At the end of your tenancy/licence you may receive compensation for making them, but you must get our agreement before you make the improvements.

We are also responsible for the long-term maintenance of your home. As part of this, we redecorate the shared areas of flats and the outside areas of homes we own, roughly every six or seven years. Some examples of shared areas are hallways, passages, staircases and outside window frames and doors.

We are also responsible for carrying out planned maintenance programmes. This includes replacing roofs, windows, kitchens, bathrooms and boilers where they have been surveyed and are found to be of a certain age, as set out under the Decent Homes standards, and are in a poor condition due to wear and tear.



We will do this work:

- Following an inspection where we find that the part cannot be repaired economically because of wear and tear;
- As part of the work included in our Decent Homes programme;
- Following an inspection by one of our surveyors if they feel that the work is needed due to wear and tear; and
- Following a survey of the condition of our housing (which we carry out around every five years).

Details of our planned works are available on the FAQ section on our website.

We are also responsible for carrying out statutory safety checks, including:

- Lift inspections and maintenance
- Water hygiene monitoring
- Asbestos surveys and removal
- Fire safety surveys and maintenance.

We have also provided important asbestos guidance information in your welcome pack.

Gas safety advice

Our primary focus is to keep our residents safe and happy in their homes.

We are responsible for making sure that residents are safe. We must carry out a gas safety check every year on all the gas appliances and pipework in your home. In turn, you are responsible for allowing us to have reasonable access to the property so we can carry out these checks.

If there is a problem with the gas services or appliances that we provide, you will need to contact our gas contractors immediately, using the numbers provided in your welcome pack.

If you think that an appliance is unsafe, turn it off and contact the gas contractor, who will come and test the appliance and will then tell you what action you need to take.

If you smell gas, think there is a gas leak or think there may be carbon monoxide in your property, you should:

Call the gas emergency number on 0800 111 999.

Do not waste precious time by contacting us first, call this number and they will be able to deal with the situation quickly. You should also:

- Turn off the gas supply at the meter
- Open any windows and doors
- Avoid using any electrical switches
- Put out all naked flames
- Vacate the property

Electrical Testing

We are also responsible for testing the electrics in your home every five years, in accordance with statutory requirements.



Your views

Why does ccha have a complaints procedure?

We are committed to providing services that meet the expectations of our residents. We recognise that sometimes we get things wrong and you might receive a less than satisfactory service. When this happens, we want to know so that we can try to resolve this for you and so that we can learn from our mistakes and identify how our services can be improved.

Who do I contact and how?

There are a number of ways that you can contact us about your complaint. Formal complaints do not have to be in writing – we can take them over the phone, in person, by email or through our website. We can offer a translation service if you need it and, in special circumstances, a member of staff can visit you at home to take the details of your complaint. We cannot normally consider complaints where six months or more have passed from the date the situation occurred.

For more information, please see the separate booklet: **How to make a complaint.**

Satisfaction surveys and feedback

We are always interested to hear what residents think of our services so that we can continue to improve. We send out a variety of targeted surveys, doing our best to use the methods that suit you the most. You can also provide feedback at any time online via our website, where you will be able to tell us what you think of our services, the good and the bad. The information you provide by returning the satisfaction surveys and feedback will help us provide the kind of services that you would like.



Get involved

Getting involved with ccha is a great way to meet people, learn new skills and do something worthwhile. As well as being able to support your local community, you will also help us improve our services.

By giving you the opportunity to have your say and shape our services, we believe we can improve our performance and increase customer satisfaction levels.

We will continue to offer a variety of ways for you to engage with us, which will be reviewed regularly to ensure that everyone has an opportunity to give feedback in a way that suits them.

To learn more about how to get involved with us and be consulted about our services, please contact us on citeam@ccha.biz.

“Getting involved allows you to work with us to ensure our services meet your needs”

Equality and diversity

We have an equality and diversity strategy which aims to ensure that we do not discriminate or treat people less favourably because of their ethnic origin, gender (including gender identity), disability, age, religion or sexual orientation.

As a housing provider and employer, we have the ability to reduce the disadvantages that some people experience by making our services more responsive and accessible for a diverse range of individuals and communities.

This handbook is available in alternative formats and can also be found on our website at www.ccha.biz.

For further information on subjects covered in this handbook, please contact us or refer to our website.

“We remain dedicated to equality and diversity”



To sign up to the customer portal,
visit: <https://customers.ccha.biz>

Visit: www.ccha.biz



Follow us on Twitter:
[@Officialccha](https://twitter.com/Officialccha)



Find us on Facebook:
[/cchahousing](https://www.facebook.com/cchahousing)

Telephone: **0800 054 6710**

Also available in Braille,
large print or audio

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مرستی ته اړتیا لري؟
Gargaar Ma U Baahan Tahay? 需要帮助?
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کیا آپ کو مدد کی ضرورت ہے؟
Besoin d'aide?

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