

# Tenants' Handbook

ccha  
Cardiff Community Housing Association  
Cymdeithas Tai Cymuned Caerdydd





# Welcome to your new home

This Handbook contains all the information you need to know about living in your home. It is broken down into easy sections and also includes details of the level of service you can expect from us and what we expect from you.

## How to contact us

If you have any questions or need further information please contact us in the following ways:

- Call our Customer Services team on 029 2046 8490, they can help with general enquiries and book repairs and appointments for you
- Email us: [info@ccha.org.uk](mailto:info@ccha.org.uk)
- Visit [www.ccha.org.uk](http://www.ccha.org.uk)
- Visit our Customer Services office at Callaghan House, 50 Meteor Street, Adamsdown, Cardiff. We are open Monday to Friday 9am–4.30pm

If you need this information in large print, Braille, or explained in your own language, please let us know.

If you need an interpreter to help you speak to us we can arrange this for you.

**To report anti-social behaviour please call 029 2046 8490 or email [info@ccha.org.uk](mailto:info@ccha.org.uk)**  
You can remain anonymous.

## Out of Hours

If you have an emergency repair outside office hours please call

**0300 123 1091**

This number is for emergencies only. Please do not use it for non-emergencies

For other services please contact the following:

Money Advice	029 2046 8493
Jobs, Employment, Training & Support	029 2046 8417
Getting Involved	029 2046 8496

**This document is available in large print, audio and other languages. If you want any information explained or translated please let us know. If you find it easier for us to talk to you in your own language we can arrange for an interpreter to be present.**

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# About CCHA

Cardiff Community Housing Association (CCHA) has been providing homes in Cardiff for more than 40 years.

We own and manage 3,000 homes including flats, houses and housing for people aged 55+.

We aim to provide excellent homes and services and create communities where people want to live.

We are a non-profit organisation and are registered and supervised by Welsh Government.

## Our Board

We are managed by a Board who are committed to ensuring we provide high quality homes and services.

The Board is made up of people who meet with our management team regularly to discuss how we are performing and to make decisions about our future direction.

## Shareholders

All our tenants can become shareholders. Please contact us for an application form. Shares are limited to one per person and cost £1.

All shareholders are invited to our Annual General Meeting where they can vote on areas of company business including adopting our accounts and electing Board members.

## The Tenants' Guarantee

This is published by Welsh Government and sets out the service you can expect from your Housing Association and what to do if you feel they are not honouring the Guarantee. A copy is available on request and on our website.





# Our Customer Service Standard

We strive to provide excellent customer service.

## We would expect you to:

- Give us the information we need to help you
- Treat all our staff appropriately and with respect
- Keep all appointments we make with you. If you need to rearrange, please give us as much notice as possible
- Help us improve by giving us your views and suggestions
- Provide access to your property when we ask for it e.g. for gas servicing, electrical checks and testing and other safety inspections
- If you make any home improvements such as new flooring or installing a new kitchen these become your responsibility and are not covered by the planned programme
- You will be charged or requested to remove 'non-standard' items upon leaving the property. You may not be able to move if your property is not as previously let or you may be recharged the cost to return the property to its previous state.

## What you can expect from us:

- You can contact us by letter, telephone, email, in person or via our website
- If you write to us we will reply within 10 working days to letters and acknowledge emails within three working days
- If you telephone us we will answer your call promptly and politely and will always give you the name of the person you are speaking to

- If the member of staff you are calling is not available another member of staff will help with your enquiry if possible or take a message
- If you leave a message we aim to get back to you by the next working day
- We will keep our appointments with you. If, due to unforeseen circumstances, we are unable to keep an appointment we will let you know and rearrange it as soon as possible
- We will visit you at home if you would like us to, or you can make an appointment at our office
- We will ensure that all staff carry identification and behave professionally
- We will adhere to timescales set out in our complaints policy
- We will provide regular information about CCHA and our services through our Tenants' Handbook, newsletters, annual report, leaflets, website and social media
- We will provide information in other formats and languages if requested and can provide translation services if you need them



# Your rent



# How to pay

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It is your responsibility to pay your rent every Monday in advance.

If you wish to pay at any other time we can arrange this but you must pay in advance.

You will receive a rent payment card when you start your tenancy.

## You can pay your rent in the following ways:

- 1 By telephone by debit or credit card – call 029 2046 8490 and press option 1 for Customer Services
- 2 Online at [www.ccha.org.uk](http://www.ccha.org.uk)
- 3 By cash or cheque using our self-service payment kiosk at the Customer Services office
- 4 At any shop or Post Office displaying the Pay Point sign
- 5 By Direct Debit. We will calculate your monthly payments and request the payment directly from your bank or building society each month. Please contact us on 029 2046 8490 for a Direct Debit form
- 6 Housing Benefit direct: if you receive Housing Benefit, you can ask the Council to pay it direct to us instead of sending you a monthly cheque or standing order
- 7 By debit or credit card directly to your Housing Officer or our Customer Service team.



We will send you a rent statement at least every six months which will show you a breakdown of your rent charges and the payments we have received on your account. If you have any queries about your statement please contact us straight away.

### Problems paying your rent

Please let us know as soon as possible if you are having problems paying your rent as getting into arrears could result in you losing your home.

We will do everything we can to help you. We can provide money advice, help you with budgeting and work out a repayment plan if necessary.

You can speak to your Housing Officer, our Support and Money Advice team or we can provide a list of agencies specialising in debt advice.

### Good reasons not to get into arrears

There are many reasons rent arrears should be avoided, or quickly resolved. Being in arrears can:

- Result in you losing your home
- Prevent you from transferring or being re-housed by CCHA, Cardiff Council or another Housing Association
- Affect your ability to get credit in the future if you are subject to a court order
- Affect your right to exchange your property

### Universal Credit – Help with paying your rent

If you are out of work or on a low income, you may be eligible for help towards your rent.

Universal Credit is a monthly payment for people between the ages of 18 and 65, and it replaces six existing benefits:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

Universal Credit is paid into a bank account or building society account every month. It can take several weeks after you make your claim to get your first payment.

Your Universal Credit payment will include money to help you pay your rent. You need to pay this directly to us, your landlord.

If you require help or advice on making a claim for Universal Credit, please contact the Customer Services team on 029 2046 8490.

### Setting your rent

Your rent is reviewed every year and we will notify you in writing four weeks before any increases.

Your rent is set depending on the type of tenancy you have. If you have a secure tenancy your rent is set by an independent Rent Officer.

If you have an assured tenancy your rent is set by us.





## Housing Benefit

If you have a low income or are of pensionable age you may be entitled to Housing Benefit to help pay your rent.

We can help you complete a claim form, arrange an appointment for you to attend an advice surgery or you can contact Cardiff Council's Housing Benefit Department directly.

If you get Housing Benefit please ensure that you complete any forms or requests for information immediately (and definitely within 28 days) to avoid any problems with your claim. Failure to do so could result in payment delays which will put you into rent arrears.

You must also tell the Council about any changes in your circumstances straightaway including:

- Changes to your income
- Changes to your savings
- People coming to live with you
- People leaving your home
- Children reaching the age of 18
- Children going to college

You can return information about your claim by:

- Providing us with your claim form. We will take a copy to prove it has been completed and forward it to the Council free of charge
- Deliver it to the Council by hand and ask for a receipt
- send it by registered post at the Post Office.

## Council Tax

Your Council Tax is set by Cardiff Council and is payable to them.

If you are claiming benefits, have a low income or are of pensionable age you may be entitled to Council Tax support. To find out more please contact the Council directly on 029 2087 2087.

## Water charges

Your water charges are set by Welsh Water and are payable to them.

There are exceptions to this in a number of our communal schemes where water charges are payable to us. You will be notified of this when you move in.

## Service charges

If you live in a property where we provide additional services your rent will include a charge for these. Service charges are collected to recover the costs incurred in providing services to a building.

Details of what can and can't be charged by CCHA are set out in your Tenancy Agreement but typically include:

- Communal gardening, cleaning and car park maintenance
- Communal repairs, lighting and heating
- Communal door entry systems, lifts and laundries.

The service charges are variable, based on the actual or estimated costs of providing the service and is shared between all tenants who receive it.

At the end of every financial year we compare how much it cost us to provide the services against the original estimate. If we have spent more than estimated there will be a deficit and this will be added to the service charge for the following year. If we have spent less than estimated there will be a surplus and it will be taken off the following year's charges.

## Service Standard: Rent

### We expect you to:

- Pay your rent and service charge (if applicable).

### We will:

- Offer a variety of ways to pay
- Send you an account statement at least once every six months
- Tell you how our rent compares with that of other landlords
- Write and tell you about any annual increase at least one month before it happens
- Tell you how we work out your service charge and offer you an opportunity to comment before we set a new charge
- Help you fill in Housing Benefit forms and direct you to independent money advice agencies
- Provide a free money advice service
- Treat your personal financial information in confidence
- Work out realistic repayment plans if you get into rent arrears
- Keep you informed of any action we have to take if you get into arrears and encourage you to attend court hearings if legal action becomes necessary.





# Moving in

## What we expect you to do

When you move into your new home we expect you to do the following straight away:

- If your home has a gas supply, it will be capped off at the meter when you move in.

This means you will not be able to use the appliances that are fitted. Once you have arranged for an electricity and gas supply to your home, please contact us to arrange an appointment for a service and for our contractors to remove the cap

- If you have a gas cooker, you must arrange for it to be connected by a Gas Safe engineer

- Tell everyone your new address including your doctor, dentist, bank, building society, telephone supplier, Cardiff Council's Council Tax Department and if you are claiming any benefits, the Department for Work and Pensions

- Speak to our Support and Money Advice team if you have any queries or need help with budgeting or managing your money. Additional tenancy support is also available.



- If you qualify for Housing Benefit or are making a claim for Universal Credit to help pay your rent, contact the Housing Benefit Department at Cardiff Council. We can help you complete your claim form when you sign your Tenancy Agreement. If you are applying directly yourself please do so straight away otherwise there could be a delay in receiving payment. Ask the Council for a receipt when you submit your form.
- Make sure you know how to use the hot water and central heating system. If you have an immersion heater make sure it is not left on constantly
- Check that all the fixtures and fittings are intact and in good working order. If they are not, let us know straight away
- Make sure you have a spare set of keys. If you lose the keys you will have to pay to replace the lock which can be expensive

- Make sure you know how to turn off the gas and electricity supplies in an emergency and know your escape route in the event of a fire
- Take out home contents insurance
- If you are issued with a "Home Guide", please have a look through it and familiarise yourself with the information.



### Service standard: Moving in

When you move in you can expect the following:

- The property will be cleaned and clear of rubbish including the attic and storage space
- The kitchen and bathroom fittings will be clean and in a good state of repair
- The garden will be clear of rubbish and any fences, paths and walls will be safe
- All electrics will have been checked
- All smoke detectors will have been tested
- All glass windows and doors will be intact
- We will show you where the water stopcock, fuse box, electric and gas meters are
- Your gas will be capped when moving into your home. When you have arranged for a supply please contact us to remove the cap and complete a service / inspection

We will contact you within six weeks of moving in to check how you are settling in. At this time we will check if any repairs are needed, if you need any help or advice about paying your rent or living in your home and how satisfied you are with your new home.

Some other works may be carried out after you have moved in, for example minor repairs. These will be explained when you view your new home.

Up-to-date copies of the Landlord Gas Safety Record (LGSR), Domestic Electrical Installation Condition Report and Energy Performance Certificate will be provided within 28 days of your tenancy start date.

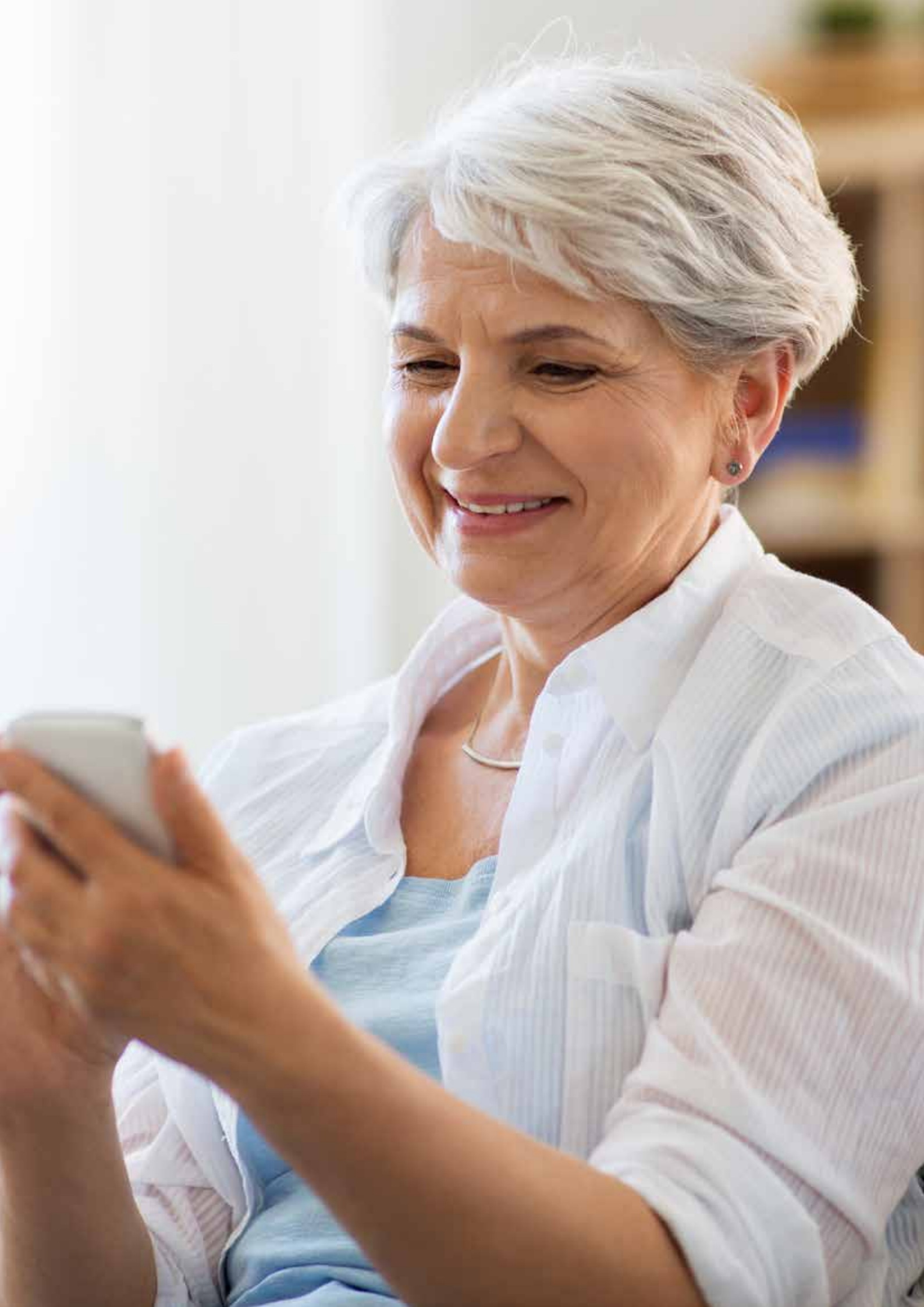


# 55+ housing

We have a wide range of accommodation that is exclusively available to people aged 55+.

These complexes are made up of one and two bedroom apartments, some with communal laundry and lounge facilities. They provide safe, secure, independent living. Most sites have resident car parks with a limited number of spaces available on a first come, first served basis.

Some schemes have hardwired emergency alarm systems that offer tenants peace of mind. These alarms can be activated by pull cords to raise alarm and call for help if you are feeling unwell or have an accident such as a fall.



## Emergency Alarms

There is a charge for the monitoring of the emergency alarm system and for mobile warden response in the event of an emergency. The cost of this service is not eligible for Housing Benefit. You will need to pay the weekly charge for these services unless you are entitled to funding from Supporting People. The eligibility criteria are based on your age and whether you need an alarm.

Your Housing Officer will be able to discuss whether you will qualify for funding and help you make your application.

## Security

As in every block of flats, security is very important. All tenants have a responsibility to maintain security by:

- ensuring that communal doors are closed securely
- never allow unidentified people into the building
- keeping the door to your flat shut.
- Always ask for ID from contractors and CCHA staff.

## Safety

CCHA takes the safety of tenants very seriously. We request that tenants promote safety in blocks by:

- Ensuring communal areas and stairwells are kept clear and report to us if they aren't
- Telling us if you think you may have difficulty escaping if there was a fire in your flat so we can help make you safer. You can do this by letting your Housing Officer know directly or by contacting the Customer Services team.
- Telling us of any problems in your block or any concerns about your neighbours so we can address these quickly.

## Service standard: 55+ housing

When you live in housing which is designed for tenants aged 55+ we will:

- Give you clear information about the services available and their cost before you move in
- Help you find funding to meet these costs if you are eligible
- Help you find solutions to adapt your home or help you move somewhere more suitable if it helps you maintain your independence
- Consult you about the services you receive and take your views into account when considering any change.

If your scheme has a hardwired alarm system we will:

- Ensure alarms are monitored by Telecare Cardiff 24/7
- Telecare Cardiff will, if necessary contact a family member, alert the emergency services or send a mobile warden to help you in an emergency

- Provide a pendant alarm if you are prone to falls or have a period of being very unwell. The first pendant alarm is issued free, replacement units are charged at £35. Please note you should test your pendant once a month by pressing the red button.
- Ensure the pull cords in your flat are working properly by testing them every six months. These tests are carried out by your Housing Officer.
- Please note that you can test your pendant or pull cords at any time by pulling them (inform the company that supply your pendant or pull cords that you are testing them first).





# Repairs

We are responsible for most of the repairs to your home and we provide a responsive repairs service to deal with these.

## What are you responsible for?

- Fitting TV aerials
- Changing domestic fuses
- Plumbing in washing machines and dishwashers
- Maintaining a tidy garden
- Maintaining own home appliances
- Replacing light bulbs
- Replacing locks if you lose your keys and providing additional keys
- Replacing broken toilet seats
- Replacing plugs and chains on sinks and baths

## How to report a repair

You can report repairs by calling our Customer Services team on 029 2046 8490, emailing [repairs@ccha.org.uk](mailto:repairs@ccha.org.uk), on-line at [www.ccha.org.uk](http://www.ccha.org.uk), in person and by letter.

If you have an emergency repair out of hours please ring 0300 123 1091. This number is for emergencies only

## Doing your own repairs

When carrying out repairs yourself you must obtain permission to do so and do so to a good standard and use similar quality materials. If you do not we may have to do the work for you and you will be charged. Please note you should not carry out any gas or electrical work.

If in doubt please contact us for permission which we will give you in writing and we will make you aware of any asbestos containing materials in your home.

## What is a chargeable repair?

If you want us to carry out repairs that are your responsibility we will do so but you will have to pay the cost. To arrange this please contact us. We will provide you with a quotation and agree payment before we start the work.

## Programmed repairs and servicing

There are some items in your home which we must maintain on a regular basis e.g. gas central heating systems, smoke detectors and the electrical installation. You will be advised of the maintenance programme for your home when you sign your tenancy.

**You must provide access to your home to allow this service when asked so that we can complete the necessary maintenance. Failure to do so will result in legal action and you may lose your home.**

## Major repairs

Major repairs include large scale work such as damp and dry rot treatment, re-rendering and new roofs. These can involve extensive work taking many weeks and in some cases you may have to move out temporarily.

If your home requires major repairs we will:

- Agree with you all plans for your home before the work starts
- Cause as little disruption as possible if you stay in your home while the work is going on
- In exceptional circumstances we can provide temporary alternative accommodation and pay reasonable expenses.

## Our contractors' code of conduct

Our repairs are carried out by contractors who must follow our code of conduct to ensure they provide a high standard of work and customer service.

Our contractors must:

- Provide a courteous, professional repair service, attend appointments on time, respect your home and ensure your safety and security
- Take all reasonable care to protect your belongings
- Take particular care when working around young children, older or disabled people
- Comply with our Equal Opportunities Policy
- Show ID at all times.

## Service standard: Repairs

When you report a repair we will:

- Offer you a choice of morning or afternoon appointments. Appointments can also be arranged for Thursday evenings and Saturday mornings subject to availability
- Send you confirmation of your repair appointment including a job reference number

## Repair times

We have set targets for the maximum time you should have to wait for a repair and offer you an appointment which is convenient for you.

## Emergency repairs

Target response time – within four hours

Emergency repairs are those which put your safety and home at immediate risk. These include:

- Fumes from heating appliances
- Burst water pipes or storage tanks
- Electrical faults
- Person trapped in a lift
- Fault with a fire alarm
- Fault with a smoke detector.

Please ensure that you are home to give the contractor access or you may be charged.





## Very urgent repairs

Target response time – within 24 hours.

Very urgent repairs are those which are needed to avoid danger to you or extensive damage to building and property.

These include:

- Complete loss of heating and/ or hot water (October – April)
- Loss of water supply
- A security issue with your outside doors or windows following a break-in or vandalism (we may recharge for this)
- Broken glass which poses a risk (windows and door)
- Complete electrical failure
- Complete lighting failure
- Failure of communal lighting
- Serious leak from heating or plumbing
- Serious leak through the roof
- Blocked toilet (we may recharge for this)
- Blocked sewer (not a gully or manhole)
- Unsafe flooring or chimney
- Lift breakdown
- Removal of racist or offensive graffiti.

## Urgent repairs

Target response time – within seven days.

Urgent repairs are those which do not pose any risk to your safety or security but need to be done quickly. These include:

- Complete loss of heating and/or hot water (May – September)
- Partial failure of heating system
- Minor plumbing services e.g. overflows, leaking radiators
- Minor electrical repairs e.g. a light or power point not working
- A faulty door entry system
- Loose slates
- Blocked gullies
- Faulty communal laundry equipment
- Faulty cookers and fridges (if we supplied them)
- Vandalism and graffiti
- Faulty or insecure external communal doors.
- Repairs to banisters and stairs

## Routine repairs

Target response time – within 28 days.

Routine repairs are those which need to be done but are non-urgent.

These include:

- Repairs to kitchen units
- Easing doors and windows
- Adjusting/replacing internal door locks and catches
- Damaged floor boards and skirting
- Minor damp problems
- Faulty communal TV aerials
- Replacing damaged sink, bath and shower sealant
- Faulty or broken guttering and downpipes
- Cracks in walls.

## Planned Maintenance

All of the main building components in our homes such as kitchens, heating systems, windows and external doors have life cycles that determine when they need to be replaced. We constantly monitor these properties to ensure that they are in a good state of repair, adequately heated, as well as being safe and secure.

## New homes

If you move into a brand new home the repairs will initially be carried out by the developer who built your home. This will be explained to you when you move in and details will be in your property "Home Guide".



## Stock condition surveys

An ongoing programme of surveys helps us maintain up-to-date information on our homes and feeds into the planned works programme. Sometimes we find that certain components such as kitchens and bathrooms are not going to last as long as we had hoped when they are installed, so the programme can be adjusted accordingly and replacement dates brought forward. These stock condition surveys need to be carried out at least every five years. We will contact you when any of your appliances are due for replacement.

## The Welsh Housing Quality Standard

The Welsh Government has set minimum requirements for the condition of all Housing Association homes. This is known as the Welsh Housing Quality Standard (WHQS) and ensures that our properties are of good quality and suitable for the needs of existing and future residents. We meet this standard in all our homes where possible. A summary of how your home meets the WHQS will be provided when you move in.

## Energy Performance Certificates

Every home has a SAP rating that outlines how energy efficient it is on a scale of 1 to 100. These ratings are awarded in an Energy Performance Certificate (EPC) that is compiled by a qualified surveyor. Each property should be surveyed every ten years and its efficiency can be improved by upgrading certain elements such as the heating system, windows and loft insulation.

## Properties for those who require adaptations

Some of our properties have already been adapted to meet the needs of those with a disability, such as properties with level access showers and grab rails.

We understand that everyone's needs are different, and therefore advise you to view a property that is already adapted to ensure it can meet your needs. If you require any further adaptations you will need to contact your occupational therapist for an assessment. You can do this through Cardiff Council, your GP or your social worker. Your support worker (if you have one) may also be able to assist by contacting the adult social services team directly. We will use their recommendations to apply for a Physical Adaptation Grant (PAG) to fund the work.

In Cardiff, if you have a disability and need accommodation which has been adapted, then you can join a central waiting list which aims to find an adapted home to meet your needs.

This central waiting list is run by the Cardiff Accessible Homes team (CAH) and anyone wanting an adapted home in Cardiff will be referred to this team.

To apply to join this central waiting list please contact:

Cardiff Accessible Homes  
Tolven Court  
Dowlais Road  
CF24 5LZ

Tel: 029 2046 8408  
Or email: [CAH@ccha.org.uk](mailto:CAH@ccha.org.uk)







# Changes to your Tenancy Agreement

We understand that sometimes there might be changes to your household. Please tell us immediately if there are any changes.

**There could be a number of reasons for the change, such as:**

## **Relationship breakdown**

If you have a joint tenancy and your relationship breaks down, you will need to speak to us to discuss what this means for your tenancy. You may be able to transfer the tenancy to the person left in the home.

## **A new marriage or relationship**

If you have a new partner, who moves into the property and you would like them to become a joint tenant, you will need to speak to us to discuss what this means for you. They can also live in the property without becoming a joint tenant.

However, should you want them to become a joint tenant you will need to prove they have lived there continuously for the previous 12 months.

## **Children**

Your children have moved out or you have had a child / additional child.

## **Succession**

It may be possible for a close family member to take over your tenancy if you die as long as you did not yourself acquire the tenancy through one of the succession methods above and if the person taking over the tenancy was living with you at the time of your death.

We will need proof that it is their main home and they have been living there for more than 12 months. If the home is too large for the person succeeding to the tenancy we will ask them to move to a property more suitable for their needs.

In the case of the death of a joint tenant the tenancy automatically passes to the surviving joint tenant and this counts as a succession of tenancy.

If a sole tenant dies their tenancy will automatically pass to their spouse or partner, if they were living with the tenant at the time of their death and demonstrate they have lived there continuously for the previous 12 months.





# Living in your home

This section explains your responsibilities, health and safety tips and what to do in an emergency.

## Insurance

We appreciate that home contents insurance is often overlooked when considering tight household budgeting, but it is so important to have should the worst happen such as theft, a burst pipe or accidental damage. Having home contents insurance gives peace of mind that should the worst happen, your home contents are covered and can be put right or replaced. There are many different home contents policies to choose from including the National Housing Federation's My Home Contents Insurance which offers tenants affordable, flexible cover and a number of benefits.

## Disclaimer

CCHA will not accept liability for damage, theft or loss of personal belongings, household contents and electrical goods.



## Decorating

You are responsible for decorating the inside of your home and, as stated in your Tenancy Agreement, your property must be maintained to a good standard.

If we carry out any repairs or improvements that result in any areas needing to be redecorated we will do this as part of our work.

We will decorate the outside of your home and any communal areas on a planned basis. This is usually every five to seven years. If you wish to decorate the outside of your home yourself you must ask our permission first.

## Home improvements

If you want to make improvements to your home such as installing laminate flooring, fences, patios, satellite dishes, or changing the layout of rooms, you must request permission before you start.

Please write to us to explain what you plan to do and we will contact you to discuss this before making a decision and agreeing on the standard of work to be carried out.

If you carry out any work before seeking permission or do not complete it to the agreed standard we are entitled to put this right and charge you for any work we have to do.

You are responsible for the maintenance of any improvements that you make.



## Household rubbish

You are responsible for putting your rubbish and recycling out for collection in the right place before 6am on the day of collection, but no earlier than 4.30pm the day before.

Please contact Cardiff council on 029 2087 2087 for further details.

They can also advise on how to get rid of larger unwanted items such as furniture, carpets and vehicles.

## Gardens

If you have a garden you are responsible for maintaining it and ensuring it is kept free from rubbish.

We will maintain the grass, paths and shrubbery in communal gardens.

## Pets

If you live in a house you can request permission to keep pets so long as they do not cause a nuisance to others. Pets are not allowed in most flats.

## Safety and security

It is important to keep your home safe and secure. Here are a few tips to help you

- Always lock your door and close all your windows when you go out, even if it's only for a few minutes
- Do not leave money or valuables in view
- Never leave a spare key hidden outside e.g. under a flower pot, burglars know where to look
- If you're going out at night leave a light on so that it looks like someone is home
- If you're going away for a while cancel any deliveries such as milk and newspapers
- Fit a door chain and make sure you use it
- always ask to see a caller's identity badge before letting them in
- If in any doubt don't answer the door; genuine callers will be happy to wait while you contact their office to confirm they are who they say they are
- Ensure communal doors are shut securely as you enter and leave and never leave them propped open
- Do not let anyone in through a communal door. Tenants will have a key and their visitors should contact them directly for access

## Gas

If you smell gas in your home:

- Step 1** Call the National Gas Emergency Number immediately on Freephone 0800 111 999. They are available 24 hours a day, 365 days a year and will send out an engineer to keep you and your property safe.
- Step 2** Turn off all your gas appliances. And, if possible, switch off the gas at the meter (unless the meter is in the cellar or basement, in which case don't go in)
- Step 3** Open all your windows and doors
- Step 4** Do not use any electrical appliances. This includes switching your lights on or off
- Step 5** Do not smoke or use naked flames
- Step 6** If there's a smell of gas in the cellar or basement. Please wait outside or with a neighbour.

Once the gas leak has been stopped, the engineer will explain that any work on appliances (e.g. cookers, boilers or fires) has to be carried out by our heating engineer. Please contact Transco immediately on 0800 111 999

## Electricity

If you have a complete power cut call your supplier and they can advise you what the problem is and give an estimate of when the power will be switched back on. If the electricity to a particular socket or series of sockets fails this could be because the circuit breaker (trip switch) has temporarily cut off the supply. To check if this has happened:

- Step 1** Unplug any appliances from the socket(s)
- Step 2** Flick the trip switch to "on" – this is the big switch next to your electricity meter
- Step 3** Plug the appliance back in

If the power doesn't return or the switch keeps 'tripping' please contact us.

## Water

If you have a burst pipe turn off the supply at the stopcock and call us immediately.

Out of hours please call Welsh Water on 0800 052 0130.

## Cold Weather Advice

### Lag your pipes

Cover your water pipes – including those outside your home, and unheated rooms, with a foam tube, called lagging.

It's easy to fit with no tools needed, available from most DIY stores and relatively cheap. Doing this now could save you huge costs and upset in years to come by helping to prevent your pipes bursting and flooding your home.

If you cover your hot water pipes while you're at it, you'll keep your water warmer for longer reducing your energy bill.

### Find your stop tap

Make sure you know where your stop tap is (most are under the kitchen sink), as you may need to turn your water off quickly in an emergency. Remember 'right for tight, left for loose'.

### Keep your home warm

Keep your home snug at all times. This is as easy as closing your curtains before it gets dark to stop warmth escaping and putting draught excluders on doors.

### Drains and gutters

Visually check your drains and gutters regularly to ensure they are clear. This will help to prevent blockages. This can also stop leaks and damage to your walls and roof.

### Service your boiler

Make sure your boiler is serviced annually (in accordance with the manufacturer's recommendations).



## Water safety

**When you move in to your home, or if you leave your home unoccupied for a week or more, be sure to:**

- 1 Run all showers, baths, wash basins or sinks continuously for a period of five minutes to flush through any form of bacteria
- 2 Ensure your bathroom is well ventilated and try and reduce the amount of aerosol spray as much as possible. This is the fine droplets of water that are released whenever a tap or shower is run, or a toilet is flushed.
- 3 Switch your water heater on if possible and leave for a period of one hour prior to use.
- 4 Clean and maintain all taps and shower heads regularly.
- 5 If you have a water butt in your garden, do not use the water in hose pipes as water butts are often full of water that has been sitting for long periods of time, particularly during warm weather.

## Parking

Parking at some of our schemes is controlled by parking permits. Failure to display a valid permit could result in a parking ticket. If permits are in operation where you live we will let you know when you move in. If we introduce permits at a later date we will write to tell you. If you need a permit please call our Customer Services team.

You are not permitted to park untaxed, unroadworthy or large commercial vehicles or caravans on driveways or in communal parking areas.

### Disclaimer

**CCHA will not accept liability for any parking fines and will not enter into any disputes**

## Running a business

You cannot use your home for any 'non-residential purposes'. These include running or advertising any kind of business activity.

## Lodgers

A lodger is somebody who pays to live in your home. They usually have their own room and share other areas e.g. the kitchen, bathroom and lounge.

If you wish to have a lodger please contact us to tell us their name, age and gender. We would only object if this would result in your home becoming overcrowded. Lodgers cannot be entered onto your Tenancy Agreement so you are still responsible for paying all of the rent.

## Sub-letting your home

You can sub-let part of your home to another person if you have our written permission. We need to know their name, age and gender and we would only object if this would result in your home becoming overcrowded.

Sub-letting gives the person exclusive rights to a designated part of your home and you cannot enter that area without their consent. Sub-tenants cannot be entered onto your Tenancy Agreement so you are still responsible for paying all of the rent.

You cannot sub-let your entire home. If you move out and let someone else live there you risk losing your home. This includes using your home as an Airbnb.

## Pest control

If you have pest control problems inside your home e.g. mice, please call our Customer Services team and they will advise you further.

If the problem is outside your home please call Cardiff Council on 029 2087 2934 or email [pestcontrol@cardiff.gov.uk](mailto:pestcontrol@cardiff.gov.uk)

## Preventing damp and mould

Damp and mould are often caused by condensation.

Condensation is caused by excess moisture in your home that cannot escape. This moisture settles on cool surfaces, usually windows, external walls and some clothes.

If condensation can't dry out mould and mildew can form, to prevent mould growth you should wipe down all surfaces that have condensation on on a daily basis.

### Follow these tips to avoid damp and mould:

- Try to produce less moisture by covering pans while cooking, drying clothes outdoors and putting the cold water in first when running a bath
- Leave a window open when using the kitchen or bathroom and drying clothes indoors
- Wipe down surfaces where moisture settles
- Use extractor fans if they are fitted
- Do not block air vents
- Don't use bottled gas or paraffin heaters.

### Landlord Health & Safety

This section gives you a summary of the responsibilities that CCHA has as your landlord, and lets you know what we need to do. In order to carry out this work we require your support and access to your home. Accessing your home is a condition within your Tenancy Agreement and it is your responsibility to let our appointed contractors into your home to complete this important Health & Safety work. If we are unable to gain access for Health & Safety work CCHA will have no option but to take legal action against you to gain access to your home.



### Gas servicing

We are required by law to service gas heating appliances in your home every year to ensure they are working properly and to guard against carbon monoxide escapes.

These checks are vital so you must make sure that you keep your gas servicing appointment when we write to you or contact us to make alternative arrangements.

### Smoke Detectors

Smoke detectors will be checked every year and at the same time as your gas heating service. Smoke detectors generally are designed to last 10 years but CCHA are committed to replacing them every nine years or earlier if they are faulty. Please make sure you check your detectors on a weekly basis. If they are faulty please report to our Customer Services team immediately.

### Emergency Lighting

Emergency lighting is located within the communal areas of some of our properties. A full power down (three hour test) is undertaken every year with monthly tests also undertaken to ensure all emergency lighting is working. If you spot any lights out please report to the Customer Services team immediately.

### Asbestos

Asbestos is a naturally occurring fibrous material which was regularly used in the construction industry from the 1950s to the mid-1980s. For a long time the dangers of asbestos were not widely known and in 1999 all uses of asbestos were banned in the UK.

Some of our properties contain asbestos. If you live in a property which contains asbestos you will have been told. All properties where asbestos is present has had a survey undertaken which is stored in our asbestos register and managed in accordance with our asbestos management plan. When any work is undertaken within your home we will share the asbestos survey with our contractor who will take the necessary safety precautions when completing any works in your home. Asbestos can only pose a risk to health if the fibres become airborne and are breathed in.

If you wish to carry out minor works to your home you must contact us and we will advise you in order that you do not disturb any asbestos containing materials.



## Lifts

The following passenger lifts are serviced every month:

- Moorhead Close
- Ffordd Ottoway
- Aveling House
- Aquila
- Hamadryad

All other lifts are serviced every two months. The difference in the timescales for servicing of lifts is due to the size and usage of the building. We will let you know in advance of when this work will take place.

## Adaptation Servicing

We undertake servicing to the following adaptations:

- Hoists every six months
- Through floor lifts every six months
- Stair lifts every 12 months
- Gerberit every 12 months
- Closomat every 12 months

## Fire Safety

Fire safety is everyone's responsibility and it is important that we all work together to stay safe and help prevent fires.

Every year we carry out fire risk assessments on all our blocks of flats and supported housing schemes, where it is our responsibility to do so.

## How we ensure your safety

- We display fire escape plans and notices in schemes with communal areas, providing guidance about what to do in the event of a fire
- We visually inspect the alarm and undertake weekly bell testing checks to communal areas to ensure the main alarm is working
- We regularly inspect our blocks of flats to make sure escape routes are kept clear.

## Electrical testing

It's our policy to test the electrics in your home every five years or upon the advice of a qualified electrician or when there is a change to the home or occupancy.

## Water hygiene and legionella

CCHA carry out the cleaning of water tanks and small volume water heaters on an annual basis to remove sediment and biofilm that can accumulate through the year. In maintaining good water hygiene, temperature checks are undertaken by our contractors on a monthly basis.



# Moving home

## How to move to another home in Cardiff

There are several options available for CCHA tenants wanting to move to another home in Cardiff.

- Applying for a transfer via the Cardiff Common Waiting List
- Finding a mutual exchange
- Renting privately
- Assisted Homeownership Scheme

## What is the Cardiff Common Waiting List?

CCHA, Cardiff County Council and other Housing Associations who have homes in Cardiff all use one Waiting List for those wanting to move to a different home in Cardiff.

This means that all our homes are allocated through the Cardiff Common Waiting List.

The Cardiff Common Waiting List offers a greater choice of homes for tenants wanting to move as both Council and Housing Associations use the same Waiting List. The process of applying for a transfer is simple because one standard application form is used.

## How can I apply for a transfer to another property?

For those wishing to transfer, an interview is required. This can be arranged by calling our Customer Services team. You will be given the time and date for an appointment and sent guidance notes, a list of documentation to bring to the interview and an application form to complete.

When you attend the interview please bring the completed application form with you, together with all the appropriate identification. Your application form will be checked, supporting documentation photocopied and as long as everything has been provided, your form will be sent to Cardiff County Council for processing.





### How long do I have to wait before I am offered another home?

Once you are registered on the Cardiff Common Waiting List it is a matter of waiting until your housing application is high enough on the Waiting List for an appropriate property in one of your areas of choice. When your application is highly placed on the Waiting List you will be contacted by the relevant Housing Association or Cardiff County Council.

If you would like to find out how long you may have to wait for a property the Cardiff Housing website [www.cardiffhousing.co.uk](http://www.cardiffhousing.co.uk) contains a Waiting List calculator which shows how long you may have to wait for a new home.

### How can I find a mutual exchange?

A mutual exchange allows you to swap your home with another Council or Housing Association tenant anywhere in the UK.

If you would like to find someone to swap properties with one of the ways you can do this is to register on Home Swapper, a tenancy exchange website.

When you first register on Home Swapper, you will be asked details about your current home, the kind of home you are looking for and where you want to live. CCHA will pay your registration fee and once you have registered, you can get details of properties, make contact with other tenants and arrange to view their homes.

When you find a suitable property and you and the other tenant are happy to swap, you must ask CCHA for permission to exchange.



### Renting privately

Renting privately offers a wide range of accommodation. You choose which areas you want to consider and properties are available for immediate rent.

The Cardiff Housing website [www.cardiffhousing.co.uk](http://www.cardiffhousing.co.uk) contains information on properties owned by landlords who accept Housing Benefit and has links to other websites which provide details of accredited landlords and lettings agents who meet specific professional management standards.



### The Assisted Home Ownership Scheme

The Assisted Home Ownership Scheme helps people who would not otherwise be able to afford to buy a home.

The scheme works on an equity share basis where you will usually need to find 70% of the cost of the property via a mortgage or savings. For further details contact the Assisted Home Ownership Officer on 029 2053 7366 or [LCHO@cardiff.gov.uk](mailto:LCHO@cardiff.gov.uk)

To be eligible for this scheme, generally you must be:

- Over 18 years of age
- A UK or EU/EEA passport holder or have Indefinite Leave to Remain stamped in your passport
- In permanent employment
- A First Time Buyer
- Able to meet the long-term financial commitment of home ownership
- Living and/or working in Cardiff for at least the last six months.



# Moving out

To end your tenancy you must give us four weeks' notice in writing and wherever possible provide a forwarding address. The notice period will start on the first Monday after the date we receive your notification.

**When you give notice we will carry out an end of tenancy inspection to:**

- Identify any repairs that need to be done before a new tenant can move in
- Check all the fixtures and fittings are intact
- Check the property and garden (where applicable) are in a reasonable condition.

If any of the fixtures and fittings in the property have been damaged you will need to repair or replace them before you leave. If you fail to complete any required repairs you will be recharged.

If you have made any improvements to your home and you wish to take them with you, you must ensure that you leave the property as it was when you moved in.

Shortly before you move out you need to notify all your suppliers including gas, electricity, telephone and water and provide a forwarding address.

You must return your keys to us by 12pm on the Monday following the end of your notice period as a new tenant will be waiting to move in. If you fail to return your keys on time you will be charged another week's rent.



## Transferring to another home

If you would like to apply for a transfer, please contact us for an application form. This will enable you to be considered for another CCHA, other Housing Association or council property.

As we don't have enough homes to meet demand, all transfer applicants are awarded points to ensure we allocate to those in greatest need. Points are awarded for things such as overcrowding, children in flats and medical conditions.

To be eligible for a transfer you must:

- Ensure your rent account is up to date
- Pay any outstanding rechargeable repairs or agree a repayment plan with us
- Ensure your current home is in a reasonable condition
- Ensure no member of your current household is made homeless as a result of the transfer
- Remove any home improvements that you have made yourself such as flooring and put back to the condition the property was originally let.

## Exchanging your home

You can exchange your home with other CCHA, Housing Association, or council tenants. You must have written permission from us before an exchange can take place.

When you exchange you 'swap' your tenancy as well as your home with another tenant.

This is particularly important if the swap is between a secure and an assured tenant as they have different rights and responsibilities. Please contact us for advice on this.

Details of tenants looking for an exchange are held at CCHA's Customer Service office.

If you find a tenant to swap with you need to complete an exchange form. Once you have completed this we will arrange to visit you and carry out a number of checks before deciding whether the exchange can proceed.

We may have to contact your landlord and ask them a number of questions. We will provide you with a decision as to whether or not you can move within six weeks of making an application to exchange.

Please note that reasons for refusal are specific and permission cannot be unreasonably withheld.

## Our rights to end a tenancy

In some cases we have no other option but to end a tenancy. This is known as seeking possession.

This decision is never taken lightly and we will only do this if someone has broken the conditions of their tenancy and is refusing to work with us.

**\*\* The process requires costly legal action and can ultimately lead to eviction. \*\***

Non-payment of rent, criminal activity or anti-social behaviour could result in the loss of your home.

We keep tenants fully informed in writing of our actions and will stop legal proceedings at any stage if a resolution can be reached.

# Other Services – More than just a home



## Anti-social behaviour

We want our tenants to enjoy their homes and the communities where they live. Therefore, we take a firm but fair approach to dealing with anti-social behaviour.

Most of the time problems can be resolved by speaking to your neighbour directly. If this doesn't work and you need support please let us know as soon as possible.

All tenants have a duty to ensure that they do not cause, or allow their family or visitors to cause a nuisance to others; this includes parties and social gatherings.

Wherever possible we will try to resolve any disputes or problems in an informal and friendly way by talking to those involved. However, if this does not work we will take stronger action where necessary.

You can report anti-social behaviour by contacting us on 029 2046 8442 or emailing [info@ccha.org.uk](mailto:info@ccha.org.uk) or completing a form on our website. If you are concerned about an act of anti-social behaviour you can also contact the Police on 029 2022 2111 and ask for your neighbourhood team or call 101.

## Service standard: Anti-social behaviour

If you experience anti-social behaviour we will:

- Provide clear information on how to report it
- Provide you with a reference number and deal with your concern effectively and in the strictest confidence
- Respond to all reported complaints within three days and within 24 hours for hate crime
- Ensure our staff are fully trained to deal with anti-social behaviour
- Wherever possible try to resolve any disputes or problems informally
- Use mediation and restorative justice where appropriate
- Offer help, advice and support and keep you informed of progress, including any action we take during the investigation
- Where possible and necessary, share information with the Police and other agencies to help prevent and detect crime and anti-social behaviour
- Use the powers given in the Anti-Social Behaviour Act 2003 to take legal action where necessary including injunctions, demoted tenancies and evictions
- Measure tenant satisfaction with our tenancy enforcement service
- Publicise successful outcomes to encourage witnesses to come forward (anonymously if you wish) and to build community confidence.





# Support and Money Advice

Our Support and Money Advice team is here to help if you have problems that affect your tenancy or make it difficult to manage your home. This could include issues with paying your rent, debt, claiming benefits, or challenges that are creating a barrier to you managing your home or getting the help you need from specialist agencies.

The team works closely with a range of other specialist agencies and with other CCHA teams such as our employability project JETS. We aim for the service we provide to be flexible and tailored to your needs.

You can refer yourself for help from the team by phone or email or by speaking to your Housing Officer. We ask you to consider what help you would like from us so we know what is important to you and can use this to focus on how we can best help and support you.



Money Advice

The Support and Money Advice team can provide information on:

- Household budgeting
- Maximising income and benefits
- Housing Benefit and Council Tax support
- Gas and electricity bills
- Energy efficiency
- Water rates
- TV license costs
- Credit union membership
- Basic bank accounts
- Affordable loans
- Debt advice
- Signposting to independent/ specialist advice centres
- Finding affordable furniture and kitchen goods
- Combating loan sharks
- Finding products and services online

The team can visit you at home, see you in either the Customer Services office or at our Head Office at Tolven Court, or give advice over the telephone. You can call 029 2046 8493 or email [money@ccha.org.uk](mailto:money@ccha.org.uk) to make an appointment or seek advice.

Support

The Support and Money Advice team are committed to helping people overcome a wide range of often-complex issues, which can cause difficulties and ultimately impact on how you manage your tenancy.

The team work closely with a number of external support and professional agencies, many of which are specialists in a certain area of support. They can advocate on your behalf and can refer you to these agencies if they are more suited to meet your needs.

You are not alone – we want to help you get back on track.

You can call on 029 2046 8490 or email [referrals@ccha.org.uk](mailto:referrals@ccha.org.uk) for more information.

The Support and Money Advice team

We will give you the best service possible by:

- Working together with other teams and professionals, advocating on your behalf, help you get the best service possible and resolve any problems quickly
- Empowering you with information and advice to enable you to deal with future issues.

Service Standard: Support and Money Advice

When you need support we will:

- Visit you to complete a support referral form and find out what your goals are and how you think we could support you to achieve them
- Arrange an initial assessment for urgent referrals within three working days and for non-urgent referrals within seven working days. This is to explore your needs in more detail
- Write to you with the outcome of the assessment, the name of your allocated support worker and offering a first appointment
- Be honest with you when we are unable to help or where your needs would be better met by an alternative agency and signpost or refer you on where needed. We will write to you after the initial assessment to let you know when this is the case
- Gradually reduce support when your needs have been met as far as possible and be on hand for a period of time after support ends to answer any questions, depending on your needs .

When you need money advice we will

- Contact you within five working days of a referral to arrange an appointment
- Be available by phone to give money advice
- Refer you to a specialist debt advisor, Money Saviour, if your debts are high
- Contact creditors or utility suppliers and advocate on your behalf where required
- Be honest with you where we are unable to help, and signpost or refer you to agencies that can help where possible.





# Getting involved

We are committed to providing opportunities for all our tenants to get involved in our work.

Your involvement can help us improve and shape our services, and have a positive impact on your communities.

You may want to get involved for a number of reasons including wanting to:

- Know more about how CCHA works
- Take part in consultations to help us shape and improve services
- Take part in special interest focus groups
- Create a better sense of community where you live
- Meet other tenants with similar interests
- Develop your skills.

## What's in it for you?

Getting involved helps you have a say in decisions which may affect your home and community. It can also help you meet new people, develop new skills and interests and it can be fun!

There are a number of ways you can get involved depending on how much time you have and your areas of interest. These include:

- Becoming a shareholder
- Completing tenant satisfaction surveys
- Attending consultation and community events
- Giving constructive feedback
- Joining a social or special interest group
- Forming a residents' association
- Joining our focus groups
- Helping with events
- Becoming a volunteer
- Being part of tenant working groups such as the Tenants' Conference Working Group
- Becoming part of staff interview panels
- Attending training courses
- Attending the annual Tenants' Conference.

**For further details please contact the Community Regeneration team us on 029 2046 8496**



**Service standard: Getting involved**

- We will:
- Promote how and when you can get involved
  - Host a number of special interest focus groups throughout the year
  - Involve our tenants in recruitment of staff
  - Offer a wide range of involvement opportunities including events, meetings, tenant and social groups, surveys and workshops
  - Encourage and support existing tenants' groups and involved individuals and support the setting up of new tenants' groups
  - Promote tenant involvement activities
  - Communicate the outcomes of tenant consultations
  - Ensure you are aware of our policies and procedures and are consulted on any significant changes
- Help hard-to-reach groups get more involved (these currently include young people age 16 to 25, black and minority ethnic communities, people who don't have English or Welsh as their first language, people with a disability, younger people and vulnerable adults)
  - Offer training and support to enable our tenants to fully participate with CCHA on the level of their choosing.

# Compliments and Complaints

We are committed to providing excellent customer service and welcome your feedback on all aspects of our work.

**Compliments**

If you have received a service that you are particularly pleased with, please tell us, we would like to copy this way of working throughout the organisation which will help us improve our service you and other tenants.

**Complaints**

We aim to deal with your complaint straight away and informally. If you have a concern please raise it with the person you are dealing with and they will try and resolve it for you straight away. If this doesn't resolve your concern you can raise a formal complaint.



## How to raise a formal complaint

If you would like to take your complaint further, please ring the Customer Services team who will send you a complaints form or you can complete a form on our website.

Your complaint will then be dealt with as follows:

### 1. Investigation

Within two days of contacting us we will let you know the name of the person dealing with your concern or complaint.

We will check the details of your complaint with you so we know that we've got it right. We'll also ask you to tell us what outcome you're hoping for.

If we can offer a simple solution to your complaint, we will ask you if you're happy to accept it.

We will aim to resolve complaints as quickly as possible and expect to deal with the majority within 20 working days.

If we are not able to investigate your complaint within 20 days we will let you know.

### 2. Outcome

If we formally investigate your complaint, we will let you know what we have found by using your preferred means of communication e.g. in writing, by email or in person.

If we find that we got it wrong, we'll explain why it happened and we will always apologise.

We will try to put things right and provide the service you should have had, as soon as we can.

### 3. Taking your complaint further

If you are not satisfied with our response, you can take your complaint to the Public Services Ombudsman for Wales.

The Ombudsman expects you to bring your concerns to our attention first and to give us a chance to put things right.

**You can contact the Ombudsman by:**

**Phone: 0845 601 0987**

**E-mail: [ask@ombudsman-wales.org.uk](mailto:ask@ombudsman-wales.org.uk)**

**Website:**  
**[www.ombudsman-wales.org.uk](http://www.ombudsman-wales.org.uk)**

**Writing to:**  
**Public Services Ombudsman for Wales**  
**1 Ffordd yr Hen Gae**  
**Pencoed**  
**CF35 5LJ**

# Confidentiality

We are covered by the GDPR and as such all information we keep on file about you is confidential.

We will not give out any information about you or your household to anyone else unless you have given us written authorisation to do so.

The only exceptions are:

- Housing Benefit or Council Tax Departments and utility companies - we will need to provide your name, address and tenancy start and end dates to help with your claim)
- Police – if they are investigating a crime
- Social Services – if there is a serious risk to someone e.g. a child

You have the right to see your tenancy file, however, you do not have the right to see information provided by third parties (unless they give permission) or information about other people.

You can only view your file at our Customer Services office in the presence of a member of staff and you cannot take it home with you.

To arrange to see your file please send a written request to:  
[GDPR@ccha.org.uk](mailto:GDPR@ccha.org.uk) or send a letter to CCHA, Tolven Court, Dowlais Road, Cardiff, CF24 5LQ.

If you think that any of the information in your file is incorrect or inaccurate please let us know.

## Privacy Statement

CCHA is a charitable housing association, registered with the Welsh Assembly Government (L035) and Registered under the Co-operative and Community Benefit Society Act 2014, with charitable status NO.21667R

Cardiff Community Housing Association is committed to respecting your privacy and ensuring the personal information you have entrusted to us is held securely. We process personal information in accordance with the Data Protection Act 1998 and the Privacy & Electronic Communications Regulations 2003. These laws will be updated in May 2018 to strengthen your rights to privacy and give you control over the personal information that organizations hold about you. We will provide you with an in-depth privacy statement alongside this Handbook.

For further information about your right please contact us on:

Address: Data Protection and Cyber Security, Tolven Court, Dowlais Road, Cardiff, CF24 5LQ

Phone: 029 2046 8490 or Email: [dataprotection@ccha.org.uk](mailto:dataprotection@ccha.org.uk)

# Notes

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal grey lines across the entire width of the page, providing a guide for writing. The background is a solid off-white color. There are no margins, text, or other markings present.

# Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.



