

A photograph of two men sitting at a wooden table in a kitchen, smiling and talking. The man on the left has a beard and is wearing a grey sweater, holding a white mug. The man on the right is wearing a blue and white checkered shirt and jeans, also holding a white mug. In the background, there are wooden shelves with various kitchen items, a white brick wall, and a stainless steel range hood. Several cardboard boxes are on the table, suggesting a move or unpacking.

# Tenants' Handbook





# Welcome to your new home

## About GCHA

**We are pleased that you have chosen to live in one of our properties and hope you enjoy your home. We have designed this handbook to give you some useful information about your home and us but it is only a guide. If you are not clear about anything, please contact us and we will be happy to help you.**

**We will do what is reasonable to provide this handbook in other formats if you ask us. If we have difficulty in meeting your request, we will discuss the best solution with you.**

GCHA was founded in 1964 by members of the Gravesend and District Council of Churches to provide low cost rented homes for those in housing need. We currently own and manage just fewer than 600 homes in Gravesend, Dartford and Maidstone. We are a Community Benefit Society registered with the Financial Conducts Authority with charitable status, (16849R). We are registered and regulated by the Homes and Communities Agency (LH0870).

We have a small staffing team led by the Managing Director and are governed by a board of Directors who serve fixed terms in office. One Director is a tenant with GCHA.

### Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

### Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)



# Contents

## Welcome to your new home

- About us
- Contact us

**Pg 2**

## Rent and service charges

- How to pay your rent
- What the rent covers
- Setting the rent and service charge
- Advice if you are having difficulty paying the rent

**Pg 4-6**

## Your home

- What we expect from you
- Home content insurance
- Working from home
- Making changes to your home
- Pets
- Controlling vermin and pests
- TV aerials and satellite dishes

**Pg 7-9**

## Repairs and maintenance

- Responsibilities
- Requesting a repair
- Emergencies

**Pg 10**

## Changes to your household

- Succession
- Help for relatives of tenants who have died
- Lodgers and subletting
- Relationship breakdown

**Pg 11**

## Your local area

- Shared areas
- Services we provide to tenants
- Estate inspections with tenants
- Car parking
- Litter and recycling

**Pg 12**

## Enjoying your home

- Getting on with neighbours
- Harassment

**Pg 13-14**

## Moving on or staying with us

- Moving on
- Other options for housing

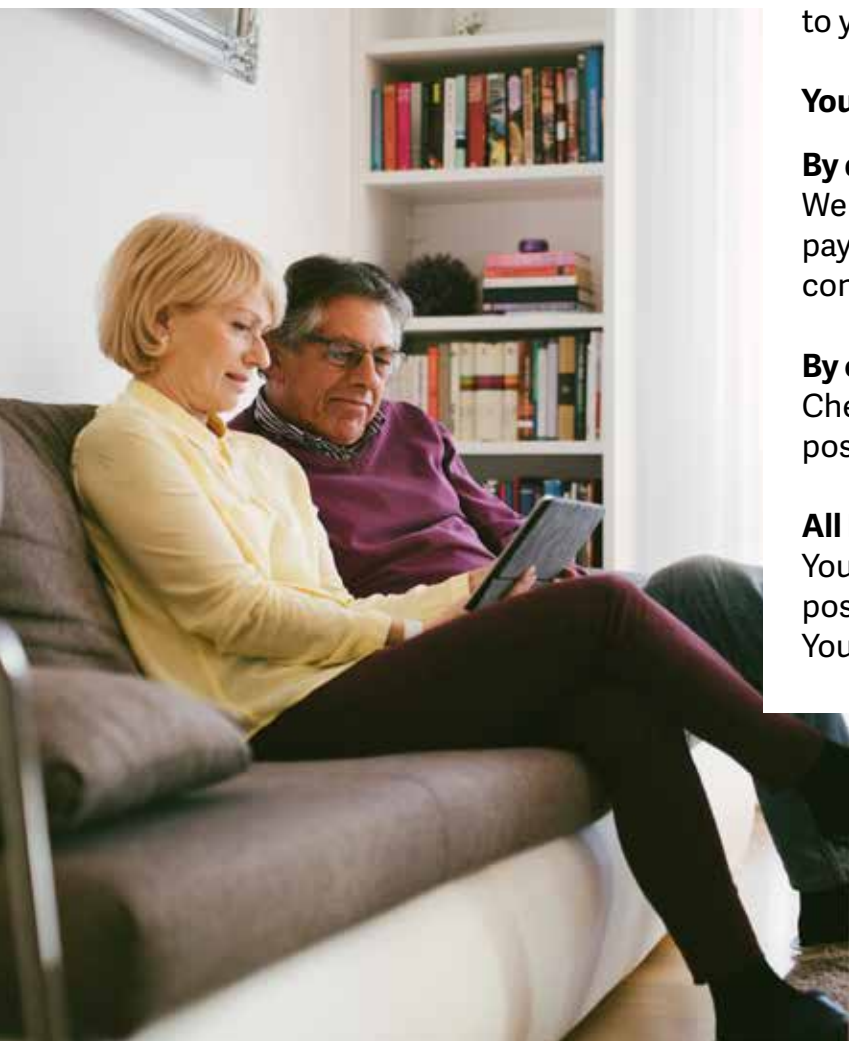
**Pg 15-17**

## Feedback

- If you are not happy with the service
- Getting involved

**Pg 18-19**

# Rent and service charges



## How to pay your rent

Whether you have a monthly or weekly tenancy, you must pay your rent in advance. Some properties need a deposit as well as the first months' rent in advance; if you do pay a deposit this will be held in a secure Government backed tenancy deposit scheme until such time as you terminate your tenancy. Providing you have not damaged the property this will be returned to you when you leave.

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

#### By direct debit

We will complete a bank mandate for you to pay by direct debit. This is the simplest most convenient way to pay and y

#### By cheque or postal order

Cheques should be made out to 'GCHA' and posted or delivered to the office.

#### All Pay Card

You can use this card to pay your rent at the post office, over the phone or on the internet. You will automatically be given an All Pay card.



#### Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

#### Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)





## What the rent covers

**Rent is the only income we receive to manage our properties and this income has to cover:**

- repaying the money we borrow to build or buy properties
- an amount of money we set aside each year to cover major repairs such as replacement windows or new kitchens
- the cost of staff to manage the properties and carry out day to day repair

Some rents may include a service charge to pay for jobs such as cleaning shared areas, caretaking services and gardening. All details of your payments are set out in your tenancy agreement.

## Welfare support

If you are unemployed or your income is the basic retirement pension and you only have a small amount of savings, you may be entitled to Government welfare support payments. This may also apply if you are on a low or middle income.

If you receive welfare support you should be entitled to additional payments towards your housing costs and you should claim through your Department for Work and Pensions Office.

You are responsible for the payment of your rent and for ensuring you are claiming any assistance you may be entitled to.



## Setting the rent and service charge

*Rents and service charges are reviewed each year, some on the anniversary of the start of the tenancy, others on the first Monday in April. Your rent will not change unless you have been housed by us for more than one calendar year. If you are not clear when your rent will be reviewed, please ask us.*

**Remember – council tax and water rates are not included in your rent or service charge.**

Rents on the majority of our properties are set in line with Government policy and will either be an affordable or a social rent.

An affordable rent is set at 80% of the market rental value calculated by using FPD Savills Average Market Value web portal and information from our asset management strategy. Each time a property is let or a tenancy renewed, we must re-assess the market rent to benchmark the property. Affordable rents are inclusive of any service charge items which may be applicable.

Social rents are typically 40% - 50% of market rents and are set in line with Government policy. Any service charge items which may be applicable to the property will be charged in addition to the social rent.

We have a few investment properties which are let on market rent. Further details can be found on in our Rent Setting Policy which is available on request.

With effect from January 2012 all new tenants have been given an Assured Shorthold Fixed Term Tenancy Agreement for 5 years. The exception to this is if you are currently a social housing tenant and have been since before November 2012 and are moving to a GCHA social rent property. You will then be given the same form of tenancy that you had with your previous landlord. If you choose to move to an affordable rent property you will only be granted an Assured Shorthold Fixed Term Tenancy.

### Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

### Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)



# Your Home

## What we expect from you

### **The main things we ask is that you:**

- Pay your rent on time
- Live in harmony with your neighbour
- Keep the inside of your home in good order
- Maintain your private garden, if you have one

You signed a tenancy agreement when you became our tenant. The agreement sets out what we have to do as a landlord to keep your home in good repair and to look after you as our tenant. It also gives details of your rights as a tenant. There are certain responsibilities that you have as a resident living in one of our properties.

Please read your tenancy agreement carefully so that you are aware of your responsibilities

## Home contents insurance

We strongly recommend that you take out home contents insurance cover to protect your belongings. We arrange building insurance for all our properties but this does not include losses due to theft, or damage to your belongings due to fire or flooding.

We can introduce you to special affordable tenant's contents insurance through an independent insurance company. Details of the scheme are available from the office.

## Working from home

Nowadays, many people occasionally work from home, and some people run a full-time business from their home. You are entitled to your privacy and we would like you to have the freedom to do as you like within the conditions of your tenancy and as long as the property is used mainly as a home.



## Making changes to your home

You can make minor alterations and additions to your home but you must get our written permission first. You can not make any changes to a new build property within the first 12 months.

Before giving permission, we will have to make sure that the work will be carried out to a high standard and that the changes you make won't have an unfavourable effect on the property.

If you carry out work without getting our permission and we need to remove the alterations and return the property to how it was we will charge you for this work

## Pets

You must get our written permission to keep a pet of any kind. Normally we will only give permission for a cat or dog if you have access to a private garden.

If you are allowed to keep a pet, please do all that you can to make sure that it does not cause any disturbance to other people living in the neighbourhood.

If you do not have your own fenced garden, we will not grant permission. A dog that cannot be kept in a garden can be a nuisance to neighbours and it is unfair to keep the animal confined. Please remember that if you plan to put up extra fencing to prevent pets escaping from your garden, you will need to ask our permission and find out whether you need planning permission. It will be your responsibility to build the fence and to maintain it.

### Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

### Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)





## Pets

Continued...

**Remember that you are responsible for any animal in your care, in particular, if you have a dog, or are looking after one, please:**

- Do not allow it out on its own or without a lead
- Do not allow it to foul in the shared areas and gardens
- Make sure you keep any private garden free from dog mess, particularly in the summer
- Keep it away from play areas
- Keep it under control at all times and make sure it doesn't frighten other residents
- Stop any excessive barking
- Make sure it is protected against fleas

## Controlling vermin and pests

Make every effort to stop rubbish building up in your garden and around your home because this can lead to vermin such as rats and mice invading your home. If you suspect there is any evidence of vermin inside or outside your home, please contact your local council's Environmental Health Officer. The council will also be able to give you advice if you discover a wasps' nest in or around your home. Check pets regularly for fleas and deal with any infestation. Ask a vet for advice on how to protect your pets.

## TV aerial and satellite dishes

There is a TV point fitted in each home. In blocks of flats these aerial points are connected to a shared aerial. You can fit a satellite dish at your expense.



# Repairs and Maintenance

## Repairs and maintenance Responsibilities

**Tenancy agreements do vary, so if you do have a maintenance problem within your home where a repair is required, please first check your tenancy agreement to find out who is responsible for dealing with it.**

## Requesting a repair

### **Out of hours' emergencies**

Emergency repairs are carried out within 24 hours. All other repairs will be completed within 42 days.

GCHA has an emergency procedure to deal with severe problems faced by tenants outside of office hours. To report an emergency repair outside of office hours, call: 03004 563 786.

### **Please do not phone this number during office hours or for non-emergencies.**

You should notify the office as soon as possible if you have a repair that is our responsibility. You will need to provide a current telephone number, email address and details of access. Within 48 hours of reporting a repair, you should be contacted by our contractor to make an appointment. You will also be sent a customer satisfaction form which we would ask you to return when the repair is completed. We may also contact you by phone to obtain your feedback.

### **Contact us**

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

### **Our operating address and telephone number is as follows:**

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)



# Changes to your household

## **Succession**

Depending upon the type of tenancy you have your husband, wife or civil partner will be able to take over the tenancy if you die, as long as you did not succeed to the tenancy and they were living with you at that time.

You may also be able to hand over your tenancy to a close family member or partner.

In both cases, we will need proof that this was their main home for more than 12 months before your death. Sometimes, if a property is especially adapted we may ask the successor to find another property with us or another social landlord.

Please ask us if you need any guidance on succession and these rights vary depending upon what type of tenancy you have.

## **Help for relatives of tenants who have died**

Please let us know straight away if someone close to you who is our tenant has died. We understand that this is a difficult time and we will deal sensitively with any questions you might have and any arrangements for leaving the property.

## **Joint tenancies**

Joint tenancies are usually given to couples who are housed by GCHA. A joint tenancy means that you will both have equal rights over the tenancy and both will be responsible for meeting the obligations of the tenancy.

## **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.

## **Lodgers and subletting**

If you want to take in a lodger you can do this without our permission but you should let us know. Subletting is different from taking in a lodger. You are only allowed to sublet part of your home and you will need our permission in writing first. You should remember not to overcrowd your home, and that accepting money for subletting or from a lodger may affect your entitlement to housing benefit.

# Your local area

## Shared areas

Some of our schemes have hallways, entrances and stairs which are shared by more than one property. These are known as shared areas and we aim to keep them in good condition for the benefit of the residents. If you live in a property with shared areas, we expect you to help keep them clean and tidy. Remember also that these areas are escape routes in case there is a fire so please avoid blocking corridors and hallways by leaving rubbish around or cluttering them up with any furniture, toys or bicycles.

## Estate inspections with tenants

We carry out regular estate inspections to check the quality of the environment in which you live and the standard of cleaning and gardening services. If you would like to know when the next visit is to meet with staff and to discuss any local issue, then please contact the office to for the date of the next scheduled visit.

## Car parking

Some of our properties have parking spaces for residents but in many of our developments parking is quite limited. Please park in the parking areas provided and make sure that you leave enough access for emergency vehicles.

On some estates a parking permit scheme monitored by an independent company operates and you must be issued with a permit to park there.

## You must not park:

- un-taxed and un-roadworthy vehicles (we will remove them)
- large commercial vehicles
- un-authorized vehicles

You must not use car-parking areas for carrying out major car repairs or repairing commercial vehicles.

## Litter and recycling

Please help to keep your neighbourhood free from litter. If you live in an area where the council supplies black bags for rubbish collection, make sure that you secure the bags so that the rubbish is contained and put the bags out as near to collection time as possible. Both domestic and wild animals can be attracted to sacks of rubbish lying around and are likely to scatter the contents if they have the opportunity.

It is your responsibility to get rid of large items. Do not leave them in bin stores or other areas. Contact your local council to arrange removal. Find out where your local recycling point is for getting rid of newspapers, cans and bottles, and try to use it to cut down your rubbish. Ask your council for green bags to get rid of your garden trimmings where possible.

## Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

## Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)

# Enjoying your home

## Getting on with your neighbours



All of us want to enjoy our home and surroundings in the way that suits us. But often we have different ideas of what is acceptable behaviour. One person's enjoyment of music can be another's unbearable noise. Keen gardeners can be upset by a neighbour's total lack of gardening interest. Often we just have to accept that we need to live together and make the best of it. We hope you enjoy your tenancy and don't have any problems but there are times when a neighbour's behaviour can cause great distress and something needs to be done.

We are always extremely sympathetic to problems between neighbours but there is a limit to what we can do to help. Our advice is to do everything you can to settle the matter between you and your neighbour in a friendly way. Other people in the area may also be suffering from the nuisance and they will want to join you in tackling the problem. We suggest that the first way of solving the problem is for you to approach your neighbour and explain that their behaviour is upsetting you. Perhaps your neighbour is not aware that they are causing difficulties and that everything can be sorted out in a friendly way. Approach your neighbour calmly and explain politely what the problem is, but if you feel that the situation is getting heated walk away and ask us for advice. Please contact us if you would like to discuss any problems you are experiencing.



## Harassment

Occasionally, tenants may suffer abuse due to their race, religion, disability or other personal characteristics. We do not accept any type of harassment, and if you are a victim of what you believe to be a racially motivated or other type of harassment, you should report this to us as soon as possible. Trained staff will be able to help you in the most appropriate way. Our policy is to work with any victims and do everything possible to identify and take action against offenders. For any serious incident where personal safety or property may be at risk, you should contact the police immediately.

If we find that one of our tenants has committed any type of harassment against another person, we will take legal action with the view to repossessing their home.

**If you are suffering harassment such as violent incidents or threats of violence or the abuse is racially motivated, and you feel that you are in immediate danger go immediately to the police for help and tell us. Your problem will be dealt with immediately and in confidence.**



### Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

### Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)



# Moving on or staying with us

## Moving on

There may come a time when your home is no longer suitable for your needs. It might be too big or too small, or you may need to move to another area. Talk to us if you are considering moving for whatever reason. We have other sizes and types of property available (although we only have a limited number of family homes) and we may be able to offer you other accommodation.

## Mutual exchange

### **Please be aware of the following:**

- You must not exchange any money in order to carry out a mutual exchange – this is illegal
- The type of tenancy you have may change through the exchange. For example, if you are a secure tenant and exchange with an assured tenant, you will take on that tenancy and it could mean paying a higher rent

This is a simple way of moving. A mutual exchange is a direct swap with a tenant from GCHA or another housing association or the council who agrees to exchange their home for yours. You will need to ask us for permission, but generally we are keen to help you and the only reasons we would prevent this happening is if you had missed rent payments, you were not maintaining your home in good condition, or it would cause overcrowding or under-occupation.

Properties available for exchange are advertised on Kent Homechoice, the choice based letting system used by all social housing providers in Kent. They can also be found on social media and other mutual exchange websites.

Discuss the details with us before you go ahead as each case is different and we want to make sure you are fully aware of all the facts before you proceeding.

## Transfer

As a GCHA tenant you have priority to transfer to another of our homes after you have been a tenant for one year. However, we will not consider a transfer if your rent account is not up to date and you have arrears so if that is the case, you would need to clear these before applying.

You can ask us for an internal transfer form and providing you met the criteria above you will be placed on our internal waiting list. Priority is allocated on the length of time you have been on the waiting list.

If you need to move to another area where GCHA do not operate you will need to apply to Kent Homechoice to be considered by another social landlord.



### Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

### Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)



## Adaptations

*You may find that your home becomes difficult to manage because you are elderly or you or someone in your home has a disability. There are aids available to make life easier, such as special showers or stair lifts, and you may get grants to help towards the cost.*

**Please contact us if you would like advice or help.**

If your home needs a lot of changes, we may suggest that you move to more suitable accommodation. We will advise you on this and discuss the options with you.

In some circumstances, where a priority need has been identified and agreed by the appropriate authority, GCHA will front fund the adaptation/s to make your home safe for you as quickly as possible.

## Moving out

*When you want to move out of your home, you will need to tell us in writing at least 28 days before your planned move. Some tenancies require one calendar month notice so please check your agreement.*

We will arrange to visit your home on the last day of your tenancy to check the condition of the property and we will require a forwarding address. You must leave the property and any private garden clean, tidy and free from any furniture and rubbish. If we incur additional costs to clear or clean the property, we will re-charge you.

If you have provided a deposit the return of this money depends upon the condition of the property and the conditions laid down in the Deposit Protection Scheme.





# Feedback

## If you are not happy about the service

GCHA prides itself on the quality of service that it offers to tenants and those seeking housing. The association acknowledges the important role that feedback plays in delivering excellent services and GCHA provides a form on which tenants and prospective tenants, stakeholders and other organisations or individuals can report their experience.

- your compliments let us know when we are getting it right
- your comments tell us what you think
- your complaints help us to know where we need to improve.

The complaints procedure allows us to establish the validity of the complaint, to address the matter and to take appropriate remedial action. If you are unable to make your complaint verbally or in writing you can seek the help of the Citizens Advice Bureau

There are full details of how to complain in our policy which you can get from us or download from our web site.

There are full details of our procedure which can be downloaded from our website.

### Contact us

You can contact members of staff any time between 9.00am and 5.00pm, Monday to Friday.

You can make an appointment for a Customer Services Manager to visit you in your home or for you to meet a particular member of staff at the office.

### Our operating address and telephone number is as follows:

14 London Road, Northfleet, Kent DA11 9JQ

☎ 01474 369 830 / Fax: 01474 564 658

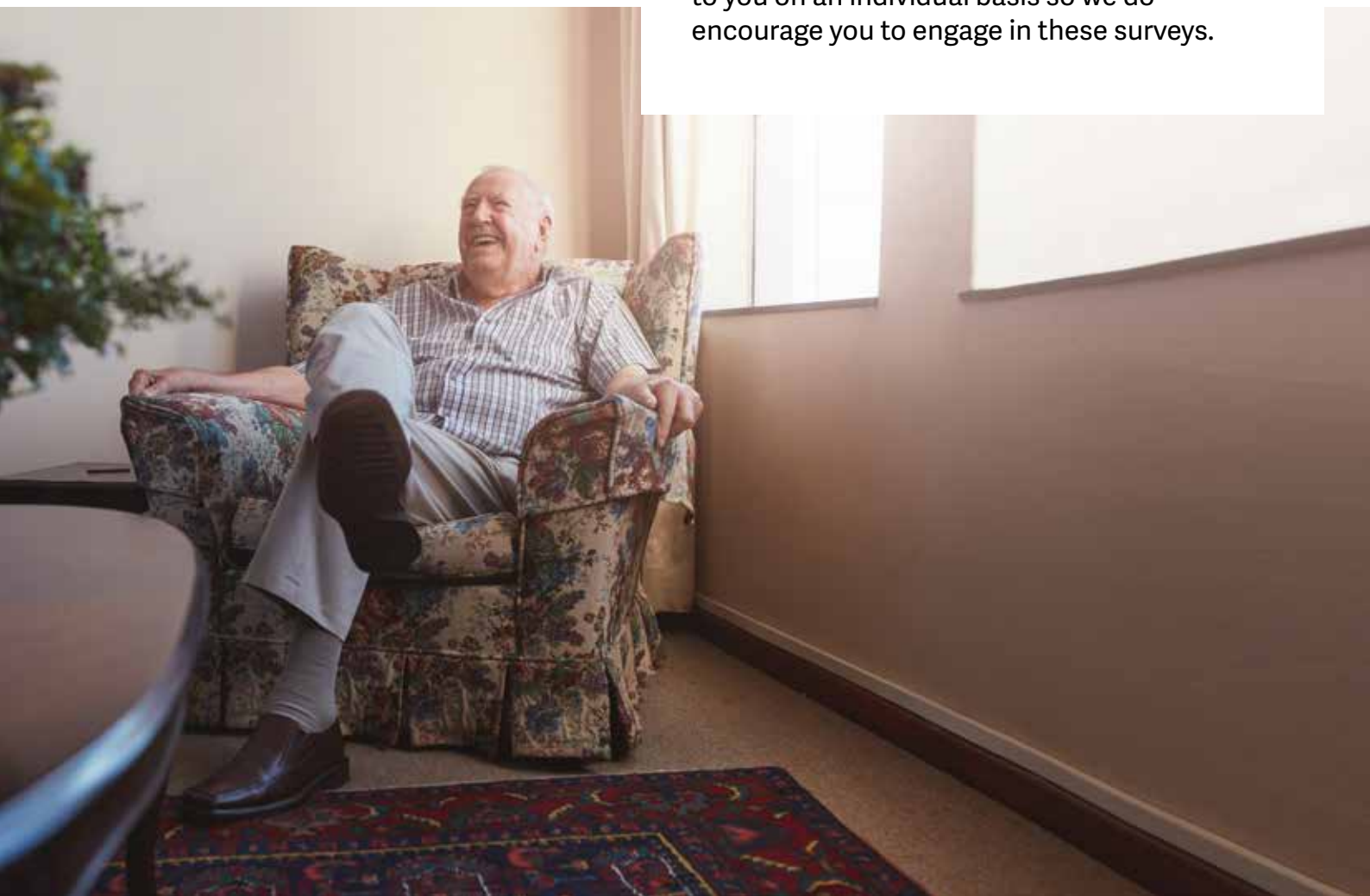
✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)



## Getting involved

We are keen to improve the quality of our services and the best way we can do that is to find out what you think and respond to your ideas. We undertake regular surveys with prizes to evaluate what you think of us and our services. Were you are not happy we respond to you on an individual basis so we do encourage you to engage in these surveys.





**Gravesend Churches Housing Association Limited**

Registered Office: 14 London Road, Northfleet, Kent, DA11 9JQ

☎ 01474 369 830/ Fax: 01474 564 658

✉ [general@gcha.org.uk](mailto:general@gcha.org.uk)

🌐 [www.gcha.org.uk](http://www.gcha.org.uk)

Incorporated with Financial Conduct Authority as a Community Benefit Society with charitable status (no. 16849R).  
Registered with The Homes and Community Agency No. LH 0870.