



Welcome to your new home



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If you would like this handbook in a different format or language, please contact us.



Welcome to your new home

We hope that you will enjoy living in your new home and that you will be proud to be our tenant. This short guide provides help and advice to access our services, please keep this with your contract. We have more details about all our services on our website:

www.ccgwynedd.org

Your contract sets out your rights and responsibilities.

Moving in checklist:

- set up a Direct Debit to pay your rent
- register for council tax
- set up an email account
- arrange contents insurance
- make a note of the meter readings on the day you move in
- contact utility companies (gas and electricity) to make sure you are on the best tariff
- get spare keys cut
- make arrangements with the Royal Mail to forward mail from your previous address
- let your bank, mobile phone provider and utility companies know of your new address
- set up a television licence
- visit www.gwynedd.llyw.cymru and type in your post code in the 'Where I live' box to find out your waste and recycling date, council tax band and many other local services.



We're here to help

Contacting us

Call us

Contact us by calling **0300 123 8084**. Our contact centre is open between 8am – 6pm Monday to Friday.

If you need to report an urgent matter, please contact our 24 hour Out of Hours service on **0300 123 8084**.

Website

Visit our website www.ccgwynedd.org for the up to date information about our services.

Email us

For general enquiries, you can email enquiries@ccgwynedd.org.uk

Book an appointment

We can arrange to meet you in your home or at one of our satellite offices. To book an appointment please contact us.

Talk to us on Facebook

You can ask a question on our Facebook page. This account is only monitored between 9am and 5pm on weekdays.

You can contact us in Welsh or English.



Your contract (tenancy)

Your tenancy agreement is a legal contract. It states the type of tenancy you have and sets out your rights and responsibilities as a tenant. For full details about your rights, obligations and responsibilities please refer to your tenancy agreement.

Please keep your agreement in a safe place and make sure you understand it. Let us know if you have any questions about your tenancy.

Living in your home

Once you have signed your tenancy agreement and received the keys we expect you to move in. To ensure you have settled in we'll arrange an initial welcome visit within the first month, and then again at 3, 6 and 9 months. If you are going away from your home for four weeks or more, you'll need to let us know in writing.



Being neighbourly

Everyone is entitled to enjoy their home in peace. You are responsible for the behaviour of all members of your household, including visitors and guests.

Antisocial behaviour (ASB) includes things like excessive noise, harassment and threats, domestic abuse, physical abuse or assault, or using the property for illegal or immoral purposes. We take ASB seriously and always investigate any reports.

Contact us to report ASB. We'll then agree the action that will be taken and keep you informed of progress.

If you witness or become a victim of a crime you should always report it to the police first.

If you keep pets, you must make sure that they don't become a nuisance to your neighbours or the community or cause damage to your home.

See more information on our website www.ccgwynedd.org



Your rent

Your rent, and any other charges such as service charges, must be paid in advance. Rent is usually increased in April and you'll receive a two month notice of any changes to your rent and other charges.

Ways to pay

There are a number of ways you can make payments including:

- Direct debit
- Banker's order
- Online at www.allpay.net
- On the phone using a Debit card - call us on **0300 123 8084**.
- At any Post Office or Pay Point outlet using your rent card
- Call our Rents Team on **0300 123 8084** to set up a recurring payment
- By text – you'll need to register online at allpayments.net/textpay/login.aspx



Service charges

Some tenants will pay a separate charge known as a service charge as well as rent payments. This covers the costs of providing additional services such as:

- communal heating system in sheltered accommodation
- grounds maintenance
- CCTV
- supported housing officer and 24 hours' emergency alarm system
- cleaning communal areas

Rental Exchange – Getting you a better credit score

We believe that you should be rewarded for paying your rent on time. That's why we have joined the Rental Exchange – a way to enhance your credit score report without needing to take on new credit agreements.

Sharing your rent payment history with Experian will help create an online proof of identity and make you a more reliable potential customer to companies and easier for you to:

- open a bank account
- get a new credit card
- have a loan application approved
- shop online
- receive better gas and electricity rates
- receive better mobile phone rates.

Housing Benefit / Universal Credit

If you are looking to claim Housing Benefit, apply as soon as you sign your tenancy agreement. You can do this online on Cyngor Gwynedd's website:

www.gwynedd.llyw.cymru

If you are in receipt of Universal Credit, then you will need to notify the Department of Works and Pensions (DWP) of the housing costs. We can provide you with the proof and if required we can contact them on your behalf.



Difficulties paying your rent?

Let us know as soon as you can if you are having problems paying your rent. We are here to help you. We can talk over the phone, visit you at home or meet you at any of our offices. Rent and Service Charge arrears can result in eviction and a court judgement to repay the arrears you owe.

We can:

- help you manage your debts
- make sure you get the benefits you are entitled to
- agree a plan with you to clear your arrears within a reasonable timescale
- explain what happens if legal action is taken, what you need to do and where you can get help.

You can also seek independent advice and help by contacting:

- Shelter Cymru: **0845 075 5005**
- Citizens Advice Bureau: **08444 772020 / 08454 503064**



Other household costs

Council tax

Contact Gwynedd Council on **01286 682701** to let them know that you have moved into your new home and arrange for payment of your council tax. You can also fill in a form on the council's website:

<https://www.gwynedd.llyw.cymru/changeofcircumstances>

Content insurance

Many tenants believe that we as your landlord automatically insure your furniture, belongings and decorations.

This is not the case. Unfortunately, some tenants only realise this after the damage has been done.

It's important that you arrange your own home contents insurance, either by making your own arrangements or by buying home contents insurance under our household contents insurance scheme arranged by an approved company.

You can pay the insurance when you pay your rent every week.

For more information visit our website:

www.ccgwynedd.org or call us to complete an application for our household contents insurance scheme.



Budgeting

You may need help to manage your budget carefully to ensure you have enough money to pay the rent.

A budget is just two simple lists:

- Money you have coming in such as wages, benefits or any other income
- Payments that you make such as household bills, living costs and loan repayments.

There are many free budget planners available online to help you draw up a budget.

In most cases, we will have carried out an Affordability Assessment through 'Entitled To' software prior to offering you the tenancy. Should your circumstances change, and you are having difficulties in budgeting then a budgeting tool and benefits calculator are available through our website.



Repairs and maintenance

Reporting repairs

As your landlord, we are responsible for keeping your property in good repair. We also maintain the shared parts of your home such as corridors and lifts. All this work is paid for by rent and service charges. To report a repair call us on **0300 123 8084**.

For more information about the service and our repairs timescale visit our website www.ccgwynedd.org

Your repair responsibility

Some repairs are your responsibility. For example:

- things you have fitted yourself
- replacing glass, lock change and replacement keys
- repairing any damage caused by a forced entry
- replacing bulbs, fuses and supplying additional electrical sockets.

If you are responsible for a repair you should arrange to have the work carried out by a suitable qualified person.

Rechargeable work

You are responsible for any damage to your property, garden or communal areas. If you fail to keep these areas clean and tidy, or cause damage, we will charge you for any work needed to put them right.



Access to your home

We will contact you beforehand if we need to visit your home. Our staff, contractors and agents all work to a code of conduct and carry an identity card. They will show their identity card to you. You should always ask to see it. If you are still unsure call us to check their identity.

Upkeep of your home, garden and communal areas

As a tenant, you must keep your home in good condition and maintain your garden (if you have one). If you live in a flat, do not leave items in communal areas as they are a fire risk or trip hazard to others.

Alterations and Improvements

You must obtain permission in writing from us before making alterations or improvements to your home. To make an application call us, or email us at enquiries@ccgwynedd.org

Gas safety

It is our legal responsibility to carry out an annual gas service. You must provide access for this to take place. If we fail to gain access within 21 days of the first appointment or if you refuse us access, we will take legal action.

If you have an external gas supply, following various unsuccessful attempts to gain access your gas supply will be capped.



If you smell gas

Please ensure you:

- open all doors and windows
- shut off the gas supply at the meter control valve (if you know where it is) and do not switch on any electrical appliances or ignite a naked flame
- call the National Grid Gas Emergency Number on **0800 111 999**.



Supporting you in your own home

We offer a support service to help people to live safely and independently in their own home.

Tenant Support Service

Our Tenant Support service can help you maintain your tenancy by developing life skills so that you can live independently in the community.

This support offers:

- Advice on budgeting and handling money
- Provide support to look after your home
- Ways to increase and develop the skills necessary to enable people to stay in their homes as our tenants to maintain a tenancy
- Ways to increase and develop life skills
- Support to understand your rights and responsibilities
- Support and information on job opportunities, education and training
- Support to complete forms and applications, and how to claim benefits
- Find other organisations that can help in particular circumstances.

We recognise the seriousness of domestic abuse, and the devastating effects on victims and their families.

If you are a victim of domestic abuse, or are worried about another tenant, friend or family member, please do not hesitate to contact us for advice and support.

Sheltered housing support service

Sheltered housing is rented accommodation that is specially designed for older, disabled and /or vulnerable people and ideal for people who enjoy independent living.

Our sheltered housing schemes include self-contained unfurnished flats, bungalows or studio apartments. Each has a Supported Housing Officer and a 24-hour emergency alarm service.

A list of our sheltered housing sites and how to apply for sheltered housing is available on our website.



Supported Housing Service in the community

This service can help you retain your independence for as long as possible, improve quality of life and improve your health and wellbeing. People who are over 55 or people with disabilities could qualify for this support. A service charge may be applicable.

We can offer:

- Support visits to your home (minimum 45 minutes a week) from Monday to Friday. These visits are for people who experience loneliness and need company and support and regular welfare checks to ensure safety and security. Our Supported Housing Officer can provide advice or help on a range of housing related matters
- Support to help manage money and pay bills
- A Personal Support Plan based on assessed needs
- A key safe installed at your property, if needed, to access in case of emergencies
- Installing an emergency alarm system which will require a telephone line to be installed
- Invitations to various activities at your nearest Supported Housing Scheme or community organisations in the area, like coffee mornings, lunch clubs, bingo, art club, chair exercise

Adaptations

If you or anyone living in your home has a long-term disability or health concern that means you have problems going out, difficulty in moving about or carrying out everyday tasks safely in your home, then we may be able to help.

We can advise you on how to get minor home adaptations done – call us on **0300 123 8084**.

Major adaptations will need an assessment and a recommendation from an Occupational Therapist (OT).

Get in touch for more information about any of these services.



Improving your service



Have your say

Your views are important to us. We want you to be involved in helping us improve our services.

You can be involved as little or as much as you want by:

- following us on Facebook – search for Cartrefi Cymunedol Gwynedd and like our page
- following us on Twitter @ccgwynedd
- participate in surveys on various aspects of our services from time to time
- join our tenant and resident partnership - a network that meets up every two months working with us on how we can improve the way we work with you.

For more information please visit our Get Involved page on our website.

Complaints, compliments and feedback

We hope that our customers are satisfied with our services. It's always nice to receive compliments about our work, and to hear about the positive impact on your lives and the communities we serve. We'd like you to let us know if you are happy with our services so that this good work is recognised.

In cases where you are not satisfied with any aspect of our service we have guidelines in place that explain how we resolve complaints.

We handle complaints in a positive way, welcoming them as opportunities to improve the way we work. We commit to giving customers the highest standards of service at all times.

We will:

- ensure a full and fair investigation
- be effective and efficient in handling a complaint
- learn from feedback and use it to improve our services

Our complaints guidelines are available on our website.



Treating you fairly

We are committed to equality and to ensuring that our services are accessible, appropriate and fair.

Each service area has a set of service standards we must work to. We have more information on our website on these standards.

Your information

We promise only to use your information strictly within the Data Protection Act 2018. The Data Protection Act gives you the right to request, and in most cases, be given, a copy of the information we hold about you.

If you would like a copy please contact our Data Protection Officer on enquiries@ccgwynedd.org.uk or write to us at: Cartrefi Cymunedol Gwynedd, PO Box 206, Bangor, Gwynedd, LL57 9DS.

You can view our data protection and privacy policy on our website.



Further information

There are many ways you can get in touch with us

You can contact us by:

- calling **0300 123 8084**
- emailing **enquiries@ccgwynedd.org.uk**
- write to us at CCG, PO BOX 206, Bangor, Gwynedd, LL57 9DS
- calling in to one of our offices at Bangor, Caernarfon, Porthmadog or Dolgellau
- make an appointment to meet our officers at your home or at one of our local offices
- leave us a message on our Facebook page.

Visit our website for the up to date information about all our services:

www.ccgwynedd.org

Let us know

Let us know if there are any changes to your circumstances, for example change of phone number, new baby, anyone moving in or out of your household or a bereavement within the household. You can contact us to update your information.

How to end your tenancy

We hope you enjoy living in your home. If you decide to leave you must give us at least four weeks' notice in writing to end your tenancy.

More information about this process and a checklist on what you need to do before moving out is available on our website.

You can contact us to update your information.

We really hope you enjoy your new home.

