

**We are Catalyst**



**Catalyst  
Housing**

**A handbook for  
Catalyst tenants**



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# Contact us

## By phone

London customer services team: 0300 456 2099

South East customer services team: 0300 456 2090

## By email / online

Via our website at [www.chg.org.uk](http://www.chg.org.uk)

## On twitter

Follow us @Catalyst4You

## By post

London customers:

Ealing Gateway, 26–30 Uxbridge Road, London W5 2AU

South East customers:

The Farmhouse, Nightingale Avenue, Oxford OX4 7BU

## In person

As above. We also have other local offices in London:

- Brent: 223 Church Road, London, NW10 9EP
- Kensington: 370 Portobello Road, London W10 5XZ

## **Out-of-hours emergency repairs service**

(after 5pm and all day at weekends)

- Customers in Brent: **020 8937 1234**
- Customers in Kensington and Chelsea: **020 8964 0148**
- Customers in West London (the rest of London):
  - **01707 290562** (gas, heating and hot water)
  - **0300 999 8606** (other emergencies)
- Customers in the South East (outside London):
  - **0800 783 0833** (gas, heating and hot water)
  - **01489 884697** (other emergencies)



# Welcome to Catalyst Housing

We hope that you will be happy in your new home.

At Catalyst, we aim to provide high quality homes and services. In return, we ask you to look after your home, pay your rent, and be a good neighbour.

We know that moving into a new home can be stressful. We hope this handbook will help make things easier. It provides basic information about our services, and some useful tips.

You can find out more on our website at [www.chg.org.uk](http://www.chg.org.uk) If you have any questions please call our customer services team. We will be happy to help.

Best wishes,

**John Foxall**

*Director of customer services*

**We hope that you find us:**

- **personable**
- **proactive**
- **professional**



## About us

Catalyst is a charitable housing association. We provide more than 20,000 homes in London and the South East, through a wide range of rental and home ownership opportunities.

Because we receive some funding from the government, we can offer much lower rents than private landlords. That means we can provide housing for people who cannot afford to rent or buy on the open market.

## Our boards of management

We have a main Catalyst Housing board and four local boards. These boards are made up of volunteers and local residents who oversee our work and set our standards and policies.

## Our funder and regulator

Our government funding comes from the Homes and Communities Agency. Our performance is monitored by the Tenant Services Authority. This body regularly inspects us to make sure that we are providing a good service.



# Moving in



## Meet your neighbourhood manager

Your contact with us will mainly be through our customer service teams and through your neighbourhood manager.

Your neighbourhood manager is the face of Catalyst in your local area. They will visit you at home within six weeks to welcome you and introduce themselves.

They will also be able to answer any questions you have about your home and our services.

If you need to contact us, please phone our customer services team, or email them via our website. They can answer most questions straight away. If they can't help, they will pass your query through to your neighbourhood manager.

## Tell people that you have moved

There are lots of people you need to tell, such as your bank, doctor, school, employer, local authority, gas, electricity and phone suppliers. Go to [www.direct.gov.uk](http://www.direct.gov.uk) for a full checklist.

Royal Mail can redirect your mail to your new address for a small charge. Go to [www.royalmail.com](http://www.royalmail.com)



## Council tax and housing benefit

Tell your local authority that you have moved house, so they can change your council tax payments.

If you claim housing benefit to help cover your rent, contact your local authority's housing benefit department, so they can arrange rent payments for your new home.

It is your responsibility to make sure that your rent is paid.

## Gas, electricity, water and telephone

The first day that you move in, take meter readings for your gas, electricity and water. Then contact your gas, electricity and water company to tell them your meter reading.

Find out how to shut off your gas, electricity and water supplies in case of emergency. If you are not sure how to do this, ask your neighbourhood manager when they first visit.

You are responsible for any telephone or internet connection, and any charges for these.

# Top tips

- Tell your local authority that you have moved
- Give your new address to everyone who needs it
- Take meter readings for gas, electricity and water



# Your rent and service charge

Your tenancy agreement outlines your legal obligation to pay your rent and any other charges for your home, such as a service charge

## Rent and service charges

All Catalyst tenants pay rent. Some residents also pay a service charge that funds the upkeep of shared areas such as stairways, lifts and gardens.

We review our rent and service charges once a year, usually in April. We will give you at least one month's notice of any changes to your rent or service charge.

If you receive housing benefit, you will need to let your local authority know when your rent changes, so they can change their payments.

If you want to appeal against a rent increase you can contact the Residential Property Tribunal Service. Call 0845 600 3178 or visit [www.direct.gov.uk](http://www.direct.gov.uk)

## Ways to pay your rent

### Direct debit

A direct debit lets us take rent payments directly from your bank or building society account. If you pay



your rent by direct debit you get a discount of £1 a month.

If you want to pay this way, please download a form from our website.

### Standing order

A standing order lets you pay a regular, fixed amount from your bank account automatically. You'll need to update your standing order amount when your rent changes.

To pay by standing order, please download a form from our website.

## Allpay.net swipe card

We will give you an allpay.net swipe card when you move in. You can use it to pay your rent at any post office, shops that display a PayPoint sign or online at [www.allpayments.net](http://www.allpayments.net)

When you pay using this card, please keep your receipt as proof of payment.



## By phone

You can call us and pay over the phone with your bank card. We will give you a reference number. Please keep this number as proof of payment.

## Cheque

Please make cheques payable to Catalyst Housing. Write your tenant's reference number (if you have one) and full home address on the back of your cheque before posting it to us.

## Rent statements

We will send you a rent statement every three months. This will show all recent rent payments. Please check it to make sure it is right, and call us if you have any questions.

# Top tips

- **If you pay by direct debit, you will get a £1 a month discount**
- **If you are struggling to pay your rent, call us straight away – we can help**
- **Always keep receipts and reference numbers as proof of payment**

## Difficulty paying your rent

If you are struggling to pay your rent, please call us straight away. We can help.

We can work with you to agree a payment plan that is manageable for you. We can provide advice on benefits and managing debt, and put you in touch with other agencies that can help.

**Do not ignore the problem.** If you miss rent payments, you will fall into arrears. If that happens, we may need to take you to court to get the money you owe us, and you could even lose your home.

# Repairs and maintenance

Looking after your home is a joint effort. Your tenancy agreement tells you the things that we are responsible for, and the things that you are responsible for

## Repairs

The sooner you report a repair, the sooner we can fix it!

### What will Catalyst repair?

We will repair and maintain the structure and exterior of your home, and any communal areas like stairways and lifts. Inside your home, we will repair:

- central heating
- water and gas pipes
- electricity supply faults
- window catches, cords and frames
- kitchen units
- air vents and extractor fans that we have installed
- sinks, baths, toilets, showers and taps
- chimneys

We may be able to repair other things too. See your tenancy agreement for details. If you can't find your tenancy agreement, please call us.



### Do I have to pay for repairs?

If something stops working or develops a fault, we will fix it for free. If you break something, we can fix it for you, but you will have to pay.

### How do I report a repair?

- Use the form on our website
- Call us

### How fast will Catalyst fix the problem?

It depends how urgent the problem is. If it is an emergency, we will make your home safe within 24 hours. We will deal with other urgent repairs within a week.

We aim to deal with all routine repairs within 31 days. You may have to wait longer if we need to order specialist parts or materials.

### What is an emergency repair?

An emergency repair is when there is an immediate danger to people, or a risk of serious damage to property. Examples are:

- a dangerous electrical fault
- a serious water leak
- a complete loss of heating, lighting, electricity or water

### What is an urgent repair?

An urgent repair is a repair that is not immediately dangerous, but could become an emergency if it is not fixed quickly. Examples are:

- a dripping water leak
- a blocked toilet or sink
- a partial loss of water or electricity (eg in one room)

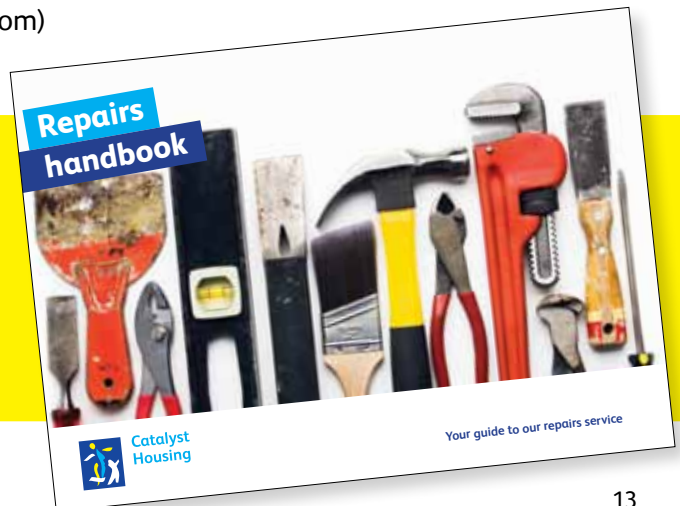
## Always ask for ID

All our repairs contractors carry identification. If they don't show you ID, please don't let them in

### Where can I find more information?

Our repairs handbook provides full details about our repairs service. You can find it online, or call us to ask for a copy.

The handbook contains diagrams to help you identify and report problems, and useful tips on how to solve simple problems yourself.



## Aids and adaptations

Aids and adaptations are alterations that help you move around your home more easily if you have a disability.

They can range from simple things like grab rails to help you get out of the bath, to major fittings such as stair lifts.

If you need your home to be adapted, please call us, your council or GP. The first step is for an occupational therapist to visit you to understand exactly what you need.

After the occupational therapist has visited you, we can carry out and pay for any simple aids and adaptations that they recommend.

If the work is more complicated and expensive, the occupational therapist can help you apply for a disabled facilities grant to pay for it.



## Fire safety

Fire and smoke kill. Stop fires from starting.

- Take care when cooking
- Put cigarettes out properly
- Take care with candles
- Don't overload plug sockets

## Get out safely

- Get a smoke alarm and test its batteries weekly
- Make an escape plan – make sure everyone knows how to get out if there is a fire
- Keep escape routes clear
- Shut all doors at night

## Let our fire inspectors in

By law, we have to carry out regular fire safety checks in the shared parts of our buildings. When you have seen their identification, please let our fire inspectors in.

## Get a free home safety check and smoke alarm

Your local fire service provides free home safety checks. In many areas, this includes fitting a free smoke alarm. These checks are particularly helpful for older or disabled people. Contact your local fire service to arrange a home check.

# Emergency information

## In case of fire:

- **make sure everyone is awake and knows about the fire**
- **get out – follow your escape plan**
- **call 999**
- **don't go back inside**



## Gas safety

Lots of homes rely on gas for heating, hot water and cooking. But faulty gas fires, boilers and cookers can be deadly.

By law, we have to check all our gas appliances in our rented homes every year, to make sure that they are safe. An engineer needs to visit your home to carry out this free check. It takes about 40 minutes.

## Emergency information

**If you smell gas or suspect a gas leak:**

- **call the National Gas Emergency Service on 0800 111 999**
- **don't touch electrical switches – they might cause a spark**
- **shut off the gas supply at the meter**
- **put out all naked flames**
- **open doors and windows**
- **leave the house**

## Do I have to let the engineer in?

Yes. Your tenancy agreement says that you **must** you let the engineer in. Gas checks save lives. By law, we have to do them. If you repeatedly refuse to let us in, we will have to take you to court.

## What will the engineer check?

The engineer will check and service all the gas appliances that Catalyst owns, such as gas fires and boilers. They will also check the gas supply pipes.

## What happens if an appliance is faulty?

The engineer will fix the problem straight away if they can. If they can't, they will disconnect the gas supply to that appliance. We will fix the problem as soon as possible. **Never** reconnect an appliance that has been disconnected for safety reasons.





## A-Z of repairs and maintenance

Please visit our website or call us for more information about any of these issues.

### Aids and adaptations

Aids and adaptations are alterations that help you move around your home more easily if you have a disability. We can help adapt your home.

### Asbestos

Asbestos is a building material which is safe if it is in good condition, but is dangerous if damaged or disturbed. Some homes built between the 1950s and 1980s contain asbestos.

DIY activities like drilling or sanding can disturb asbestos. Breathing in asbestos fibres can make you seriously ill. Please call us before doing any DIY, or if you have any concerns about asbestos in your home.

### Burst water pipe

Turn off the stopcock and boiler, run cold water taps until they are empty, and call us to report it.

### Communal areas

We clean and maintain communal areas such as hallways, stairs, entry systems and lifts. Call us to report any repairs.

### Condensation

Prevent condensation by opening windows and using extractor fans to keep kitchens and bathrooms well aired. Dry clothes outside if you can. Put your heating on for longer, but at a lower temperature.

### Decorating

We are responsible for decorating exterior and communal areas. You are responsible for decorating inside your home. If you have just moved into a newly built home, you must not redecorate during the first year as your home will still be drying out.

## DIY

Call us before doing any DIY in your home. This is because 1) you need to ask our permission before making any significant changes and 2) we may need to check your home for asbestos.

## Energy

Saving energy keeps your fuel bills down. Turn your thermostat down, use energy-saving light bulbs and draw your curtains at night to keep heat in.

## Estate inspections

Your neighbourhood manager regularly visits your area for estate inspections or local surgeries. You are warmly invited to come along.

This is an ideal opportunity for you to raise any issues about estate management, grounds maintenance or cleaning services. Call us or visit our website to find out the date of your next inspection.

## Fire safety

Take care when cooking and put cigarettes out properly. Get a smoke alarm and test its batteries regularly.

Make sure everyone in your home knows how to get out if there is a fire, and keep escape routes clear – don't block them with bikes, furniture or rubbish.



## Frozen water pipe

Turn off the stopcock and boiler and defrost the pipe using hot water bottles, hot wet cloths or a hairdryer. Don't use a naked flame.

## Gardens and grounds

We clean and maintain all communal gardens and grounds. If your home has its own garden, you are responsible for its upkeep. Please keep it tidy.

## Gas safety

Every year, the law says that we must do a gas safety check in your home. The check takes just 40 minutes. When our inspector has shown you their identification, please let them in.

Make sure you know how to turn your gas supply off at the meter.

## Insurance

We insure the structure of your home, but not the contents. We recommend that you take out home contents insurance. You can use any provider you like. Aviva offers special rates to our customers. Call us or visit our website to find out more.

## Pest control

Pests are creatures such as mice, rats, ants and cockroaches. We will deal with any pest problems in communal areas.

## Planned maintenance

Every few years we paint, decorate and maintain the outside of our buildings. Less often, we carry out major improvement works such as rewiring, re-roofing and replacing kitchens and bathrooms.

We will always consult with you about planned maintenance to your home, and will always give you plenty of notice.

Call us to find out if your home is due for planned maintenance work in the coming year.

## Rubbish and recycling

Please respect your neighbourhood and keep it tidy. Put your bins out on the right day. Don't drop litter in the streets and don't dump rubbish in communal areas.

Remember that most rubbish – about two-thirds – can be recycled. You can usually recycle paper, glass and plastics in your local recycling bin.

## Smoke alarms

Get a smoke alarm and test its batteries every week. It could save your life.

## Stopcock

This shuts off your water supply. Make sure you know where it is and how to turn it off.

## Taps

In cold weather, run taps often to stop pipes from freezing.



# Catalyst in your community

We aim to be a catalyst for change and improvement wherever we work. We're here to help you make your community better

## Resident involvement opportunities

We depend on your ideas and suggestions in order to keep improving. There are lots of ways for you to feed in. Here are just a few – call us or visit our website to find out more.

- Catalyst Residents Federation represents the many resident groups across Catalyst, and advises on how we can improve services
- The young adults' forum, Successful Futures, gives younger residents (17-25) the chance to have their say
- The customer communications panel helps make sure that our materials are useful and user-friendly
- Mystery shoppers go 'undercover' to test our services
- Local boards oversee and monitor local services
- Residents' forums, groups or associations work with our

housing teams, and other local service providers, to solve local issues and suggest service improvements

- Block reps represent the views of their block of flats, street or community group
- Estate inspections and local surgeries are your regular opportunity to raise any issues with your neighbourhood manager and maintenance team
- Specific panels advise on particular issues such as repairs and anti-social behaviour

## Funding for residents' groups

We provide funding to support existing residents' groups, and to help set up new ones.

Call us or visit our website to find out more.

## Free training courses

Our free training courses are open to all Catalyst residents. You will find them particularly useful if you

organise local events or serve on a local committee or resident group.

Our courses cover everything from first aid to fundraising. Examples include:

- budgeting
- project management
- minute taking
- presentation skills

Courses last for half a day or a full day. They are run by professional trainers. They can be in the daytime or evening.

For more details, download our training catalogue from our website, or pick one up at your local office.

## Community projects

Catalyst Gateway is Catalyst Housing's community development charity. Our work falls into three main areas:

- Employment and skills
- Young people and family
- Community enterprise

We run youth mentoring programmes, summer activity schemes, after-school clubs, sports coaching, gardening, music, arts and IT activities.

We provide employment and skills services which help people to find and keep a job, and we also offer advice and guidance for people who want to set up their own business.

To find out what's on in your area, please call 0845 437 9705, or email [enquiries@catalystgateway.org.uk](mailto:enquiries@catalystgateway.org.uk)

## Funding for community projects

As well as running projects ourselves, we also provide funding for other local voluntary and community groups.

If you would like to apply for Catalyst Gateway funding for your project, please call **0845 437 9705** or email [enquiries@catalystgateway.org.uk](mailto:enquiries@catalystgateway.org.uk)



# PARTNERS IP

## Anti-social behaviour

You and your neighbours have the right to live in a safe and peaceful community. Together, we can make this happen.

### What is anti-social behaviour?

Anti-social behaviour ranges from noise nuisance, such as playing loud music late at night, to serious crimes such as drug dealing and violence.

If your actions cause alarm, distress or nuisance to someone else, they are anti-social. Your tenancy agreement states that you must not behave anti-socially.

### What can I do about anti-social behaviour?

Please try to sort out minor issues like noise nuisance yourself. Speaking to your neighbour is often the quickest and easiest way to solve a problem.

If the problem is serious or repeated, please report it to us or to the police.

### How can I report anti-social behaviour?

- Call us
- Use the form on our website
- Visit your local office
- In an emergency, always call 999

## What happens when I report it?

We investigate all reports of anti-social behaviour. We will acknowledge your report, give you a reference number and keep you informed about progress. You can find more information about the process on our website.

### What can Catalyst do about anti-social behaviour?

There are several things we can do, depending on how serious the situation is.

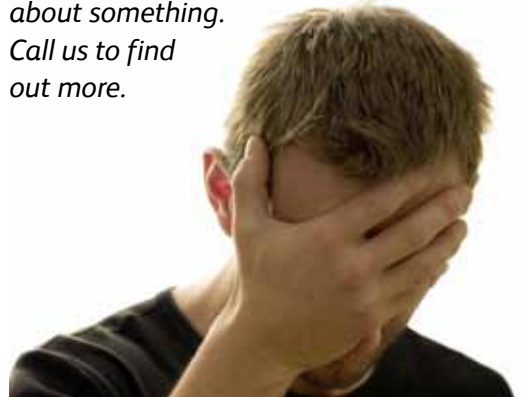
Actions include:

- letters and meetings
- mediation\*
- court cases
- eviction

*\*Mediation is when a trained independent person listens to both sides of the story, and helps you decide together what to do about the problem.*

*We offer a free mediation service for neighbours who are arguing about something.*

*Call us to find out more.*



## How quickly will Catalyst respond?

Category	Examples	Response time
<b>Severe</b>	<ul style="list-style-type: none"><li>• Drug dealing</li><li>• Violent behaviour (such as domestic violence or racial harassment)</li><li>• Arson</li><li>• Other serious criminal activity</li></ul>	<b>Straightaway</b>
<b>Urgent</b>	<ul style="list-style-type: none"><li>• Hateful or offensive graffiti</li><li>• Serious noise disturbance</li><li>• Non-violent racial harassment</li><li>• Abandoned cars which are causing a danger</li></ul>	<b>Within 24 hours</b>
<b>Moderate</b>	<ul style="list-style-type: none"><li>• Non-violent unreasonable behaviour or intimidation</li><li>• Suspicion of drug dealing or other illegal activity</li><li>• Rubbish and fly tipping</li><li>• Neighbour disputes</li></ul>	<b>Within 3 working days</b>
<b>Minor</b>	<ul style="list-style-type: none"><li>• Dog nuisance (fouling or barking)</li><li>• Unroadworthy vehicles or inconsiderate parking</li><li>• Non-offensive graffiti or non-dangerous vandalism</li></ul>	<b>Within 7 working days</b>

## Please keep it down!

We often get complaints about noise. Please be considerate – especially late at night. Loud parties, music, tv and shouting disturbs your neighbours. Please keep the noise down



# Moving out

When your circumstances change, you may wish to move to another home. Catalyst offers a wide range of housing options. These include rental, sheltered housing and part-buy/part-rent homes

If you would like to transfer to another Catalyst rented home, please call us. We can provide more information about the transfer and bidding process,

For more information about part-buy/part-rent homes, please call us on **0845 601 7729**.

## Notice period

If you are moving to a new home that is not a housing association or council home, you need to give us at least 28 days' notice. You must pay rent up until the date your tenancy ends.

## How to end your tenancy

Write us a short letter or complete a Notice of Termination of Tenancy Form, which you can get from your neighbourhood manager.

The letter or form must be signed by each person who signed the original tenancy agreement, unless they've already left the home.

When we receive your notice, we'll arrange for someone to visit you to:

- inspect your home
- make a note of any repairs that need doing
- explain what you need to do before you move out



## Bereaved relatives of tenants

If you're the next of kin or executor for a tenant who has died, please contact us for details on how you can end the tenancy, and information about 'succession rights'. Sometimes a partner or family member who has been living in the property may be able to take over the tenancy.

## Before you move out, you should:

- read any gas, electricity and water meters, and turn them off
- arrange to pay all outstanding bills, including your rent and phone bill
- ask Royal Mail to direct any letters to your new address
- remove all your belongings
- lock all the doors and windows
- return your keys



# Suggestions and complaints

We aim to be a catalyst for change and improvement wherever we work. That means that we are always trying to get better at what we do.

We welcome all feedback, because that is how we learn and improve. If you have a suggestion, compliment or complaint, please:

- fill in a form on our website
- call us
- write to us
- fill in a complaints and suggestions form in your local office

## Our complaints procedure

We take all complaints seriously and do our best to sort out any problems as quickly and thoroughly as possible. We also try to learn from complaints in order to improve our service in future.

Please call us or visit our website for full details about our complaints procedure, or pick up a leaflet in your local office.



This leaflet gives information about your home, your rights and your responsibilities. If you need any of this information in large print, Braille, on audio-tape or explained in your own language, please contact us on the number below.

## Arabic

تمتلك هذه الوثيقة بالمعلومات اللازمة عن منزلك وحقوقك ومسئولياتك. إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعاً بأحرف كبيرة أو بطريقة برايل أو مسجلاً على اسطوانة مدمجة أو شريط صوتي أو مشروحاً باللغة التي تتحدثها، يرجى الاتصال بنا على الرقم الموضح أدناه.

## Hindi

यह दस्तावेज़ आपके घर, आपके अधिकारों और आपकी ज़िम्मेदारियों के बारे में जानकारी देता है। अगर आप इस जानकारी के किसी भी हिस्से को ब्रेल, सीडी, ऑडियो टेप में चाहते हैं या अपनी भाषा में समझना चाहते हैं, तो कृपया नीचे दिए गए नम्बर पर **१८०० ४५६ २०९९**।

## Portuguese

Este documento proporciona-lhe informações sobre a sua casa, os seus direitos e as suas responsabilidades. Se necessitar de parte desta informação em caracteres aumentados, em Braille, em CD, cassete áudio ou apresentada no seu idioma, por favor contacte-nos, através do telefone abaixo indicado.

## Somali

Dokumentigan wuxuu ku saabsan yahay gurigaaga, xuquuqdaada iyo mas'uulkaaga. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aanarki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan **0300 456 2099**.

## Gujarati

આ દસ્તાવેજ તમારા ઘર, તમારા હકકો અને તમારી જવાબદારી વિશે માહિતી આપે છે. જો તમારે કોઈ પણ ભાગની આ માહિતી બ્રેઈલ, સીડી ઉપર, ઑડિયો ટેપ અથવા તમારી પોતાની ભાષામાં સમજી શકો તેની જરૂર હોય તો નીચે જણાવેલ નંબર ઉપર અમારો સંપર્ક કરો.

## Polish

Niniejszy dokument zawiera informacje o Twoim domu, Twoich prawach i Twoich obowiązkach. Jeżeli potrzebujesz aby całość lub część tego tekstu były przedstawione większą czcionką, w języku Braille'a, na nośniku CD, na kasecie audio lub zostały przetłumaczone na Twój język ojczysty, prosimy o kontakt pod podanym niżej numerem.

## Punjabi

ਇਹ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੇ ਘਰ, ਤੁਹਾਡੇ ਅਧਿਕਾਰਾਂ ਅਤੇ ਤੁਹਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਜਾਣਕਾਰੀ ਦਿੰਦਾ ਹੈ। ਜੇ ਤੁਸੀਂ ਇਸ ਜਾਣਕਾਰੀ ਦੇ ਕਿਸੇ ਹਿੱਸੇ ਨੂੰ ਬ੍ਰੇਲ, ਸੀਡੀ, ਆਡੀਓ ਟੇਪ ਵਿੱਚ ਚਾਹੁੰਦੇ ਹੋ ਤਾਂ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਸਮਝਣਾ ਚਾਹੁੰਦੇ ਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਨੰਬਰ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

## Urdu

یہ دستاویز آپ کے گھر، آپ کے حقوق اور آپ کی ذمہ داریوں کے بارے میں معلومات فراہم کرتا ہے۔ ان معلومات کے کسی حصہ کی اگر آپ کو بریل، سی ڈی، آڈیو ٹیپ یا اپنی زبان میں وضاحت کی ضرورت ہو تو، براہ کرم ہم سے نیچے دیے گئے نمبر پر رابطہ کریں۔

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Ealing Gateway  
26-30 Uxbridge Road  
London W5 2AU

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