

We are Catalyst



**Catalyst
Housing**

**A handbook for
Catalyst tenants**

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Welcome

A warm welcome to Catalyst Housing. We hope that you will be happy in your new home.

Catalyst provides more than 21,000 homes in London and the South East through a range of rental and homeownership opportunities. We aim to be a catalyst for change and improvement wherever we work, pursuing better homes, better service and a better future for our customers.

As we are a charitable organisation and receive 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.

Catalyst is governed by a board of management and two customer service committees. Our board and committees are made up of volunteers and local residents who oversee our work and set our standards and policies.

We are constantly investing in our services and homes, and reviewing our policies and procedures so they meet your changing needs. In return, we ask you to look after your home, pay your rent, and be a good neighbour.

I know that moving into a new home can be stressful, and hope this handbook will help make things easier as it provides basic information about our services. Please remember that if you are unsure of anything, you can call our customer service centre or contact your neighbourhood manager.

Best wishes

John Foxall
Director of Customer Services



Moving in

Once you move into a Catalyst home, your neighbourhood manager will contact you within six weeks to introduce themselves and let you know how they can help you.

Your neighbourhood manager

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

Every Catalyst household has a neighbourhood manager and they can help you with a range of issues including:

- your tenancy agreement, rent or service charge
- what you need to do if you want to move home
- how to get involved in reviewing Catalyst's services
- neighbour disputes, mediation and how to report anti-social behaviour

If you need to contact us, please phone our customer service centre 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

Please tell the people who need to know that you have moved. This includes your bank, doctor, school, employer, local council, gas, electricity, broadband and phone suppliers.

Remember that Royal Mail can redirect your mail to your new address for a small fee. For more details visit www.royalmail.com

Council tax and housing benefit

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

If you claim housing benefit to help cover your rent, contact your local council'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.

Utilities

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

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



Aftercare for new homes

If you are the first resident to move into a brand new Catalyst home, we have a dedicated aftercare team to support you. The team will:

- help you settle in and show you the basics of how things work including the heating, hot water and ventilation
- follow up queries on defects – this is when something inside your home stops working and is within its guarantee period
- inspect your home after one year to make sure any repairs you have reported have been completed

Rent and service charge

It is part of your tenancy agreement to pay your rent and any other charges for your home including your service charge.

Rent and service charges

All Catalyst tenants need to pay rent. Some residents also have to pay a service charge which is used to pay for the upkeep of the communal (shared) areas such as stairways, lifts and gardens.

We review our rent and service charges once a year, usually in April. If your rent or service charge changes, we will write to you at least a month before it changes.

If you receive housing benefit, you will need to let your local council 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. For more details visit www.gov.uk/housing-tribunals

Ways to pay your rent

There are many ways for you to pay your rent and plenty of places where you can pay it. We offer a range of options so you can choose the most convenient.

Please note that we do not accept cash payments so please pay using one of the methods below:

Direct debit

This is the quickest and easiest way – just download the direct debit form from our website, fill it and post it to us. We can also alter payments when your rent changes.

Through allpay

- Swipe card: you can use the card at any post office or shop showing a Payzone sign
- Website: just visit www.allpayments.net
- Mobile app: download the allpay app to your smart phone
- Allpay's call centre: you can call **0844 557 8321** any time of the day, seven days a week



Over the phone

Just call our customer service centre with your credit or debit card details.

- London customers:
0300 456 2099 (open Monday to Friday, 8am–5pm)
- South east customers:
0300 456 2090 (open Monday to Friday, 9am–5pm)

Once you've paid, you'll get a reference number as proof of payment.

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 this way, just download the standing order form from our website, fill it in and post it to us.

By cheque

Make your cheque payable to Catalyst Housing and send it to:
Catalyst Housing, Ealing Gateway
26–30 Uxbridge Road
London W5 2AU

You'll need to put your rent account number (if you have it) and your name and address on the back of the cheque.

Rent statements

We will send you a rent statement four times a year – in the months of January, April, July and October. This will show your recent rent payments. Please check it to make sure it is right, and call us if you have any questions.

Problems paying your rent

Your rent and service charge are priority bills. If you don't pay, you could lose your home. If you're having problems paying these please contact our income team straightaway.

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

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. Remember that 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 carry out repairs to the following:

- heating systems including the central heating
- water and gas pipes
- electrical faults
- window catches, cords and frames
- kitchen units, worktops and flooring
- air vents and extractor fans
- 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. We will only charge you for repairs if you've intentionally or willfully caused the damage.

How do I report a repair?

- Through our website:
www.chg.org.uk
- By calling your local customer services centre:
 - London customers:
0300 456 2099
 - South east customers:
0300 456 2090

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 occurring between October and March
- a complete loss of lighting, electricity or water at any time of the year



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

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 adaptations such as stair lifts or level access showers.

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.

Once they have assessed your needs, 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.



Where can I find more information?

Our repairs handbook provides full details about our repairs service. You can find it on our website, 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.



Always ask for ID

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



Your safety

Your safety is a top priority for Catalyst. We work with residents to make sure your homes and communal areas are safe and free of hazards. Please help us by following our advice below.

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 it weekly
- Have an escape plan – make sure everyone knows how to get out if there is a fire
- Keep escape routes clear, including the common parts of buildings which you share with other residents
- 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.



If there is a 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 they are safe. An engineer will need to visit your home to carry out this free check. It takes about 40 minutes.

Do I have to let the engineer in?

Yes. Your tenancy agreement says that you must 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 straightaway 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.

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 your home

Insure your home contents

We insure the structure of your home. Our building insurance covers major accidents or disasters, such as fires and lightning, storms, floods and leaking water tanks and pipes.

But we do not insure your furniture, belongings or household goods against theft, fire, vandalism and burst pipes. So we recommend you

take out home contents insurance either with our special scheme (arranged by Aon, through Aviva) or by making your own arrangements.

Our home contents scheme is open to all Catalyst residents. If you would like more details, call us or pick up a leaflet from your local office.



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 and to the police.

How can I report anti-social behaviour?

- Call Catalyst on
 - **0300 456 2099**
(London customers)
 - **0300 456 2090**
(south east customers)
- Use the form on our website at www.chg.org.uk
- Visit your local office – details of local offices are on page 34
- In an emergency or to report crime, contact the police on **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 the progress. You can find more information 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



How quickly will Catalyst respond

This depends on how serious the situation is. In severe cases, which involve threats or violence, we will respond straightaway. For minor incidents it may take us up to seven days to get back to you. The table below shows our response times for anti-social behaviour incidents.

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

Keep the noise down

We often get complaints about noise. Please be considerate to your neighbours by following our tips on how you can keep the noise down.

- Don't play music or the TV too loudly, especially after 11pm
- If you're having a party, let your neighbours know beforehand or even better, invite them along
- Carry out noisy activities (such as using power tools or playing musical instruments) at a reasonable time – not early in the morning or late at night
- When buying household appliances, opt for the low noise versions
- Place noisy equipment (such as dishwashers, stereos and TVs) on carpets or rubber mats to reduce the vibration
- Avoid revving up your car or motorbike in the street and only use the horn in an emergency

If your neighbour is being anti-social, please speak to them to sort out the issue informally. If the problem persists, report it by calling us or log it through our website.



Mediation

If you have a dispute with your neighbour or are experiencing harassment, mediation may help. Mediation is where an independent person discusses the problem with everyone involved and helps you all to find a solution.

Mediators don't advise you in a dispute. Instead they help you communicate with each other, identify your needs, clarify issues, explore solutions and work out your own agreement.

If you're having a dispute with your neighbour, contact your neighbourhood manager to find out how mediation could help you.

Catalyst in the community

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

Get involved

We depend on your ideas and suggestions in order to keep improving. There are lots of ways for you to feed in your views.

Here are just a few:

- Catalyst Residents Federation represents the many resident groups across Catalyst, and advises us about how we can improve 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

We provide funding to support existing residents' groups, and to help set up new ones. For more details contact our resident involvement team on **0300 456 2099** or get.involved@chg.org.uk

Community projects

Catalyst Gateway is Catalyst Housing's community development team. Its work falls into four main areas.

- **Employment and skills:** our employment and skills service provides information, guidance and advice to people looking for jobs as well as work placements and apprenticeships
- **Young people and family:** our work with young people includes mentoring and partnership working with schools
- **Community investment:** we work with wider communities to set up local projects, create volunteering opportunities and develop innovative partnerships with other community organisations
- **Financial inclusion:** our lottery funded do\$h programme helps people take control of their finances and manage their money

For more details or to find out what's available in your area, contact Catalyst Gateway on **0845 437 9705** or enquiries@catalystgateway.org.uk

Free training courses

Do you want to make a difference in your area? Our free training courses will give you the confidence and skills you need to work with, and represent others.

Course topics include project management, dealing with conflict, welfare reforms and housing law. With 39 courses to choose from we're sure there's something for everyone.

The courses are open to all Catalyst residents and are run by professional trainers. They are half-day or full day sessions, and can be held in the evenings or during the day.

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

Moving home

When your circumstances change, you may want to move to another home. Catalyst offers a range of housing options through a range of rental and homeownership opportunities.

There may come a time when your current home is no longer suitable for you. Your children may have moved out or you may have another child on the way. You may have got a new job that's too far from your current home. Or you may decide to move to be closer to your friends or family. Whatever the reason, Catalyst offers a wide range of housing options.

Rented homes

We work with many choice based letting schemes and can help you look for somewhere new to live. These include Locata in west London, Bucks Home Choice in Buckinghamshire and Oxfordshire Homechoice. In London, Catalyst also has a transfer list which offers opportunities to move to other Catalyst homes in the area.

You can also search for homes nationally through the following mutual exchange schemes:

- Exchange Locata:
www.exchangelocata.org.uk
- Homeswapper:
www.homeswapper.co.uk
- House exchange:
www.houseexchange.org.uk

If you move to a smaller home we'll give you up to £1,000 for every bedroom you give up and you may also be eligible for up to £500 towards your moving costs. Please note that if you have rent arrears, this money will be used to clear your rent account before any payment to you is made.

To find out more just contact your neighbourhood manager.

Buy a Catalyst home

You can buy a home through a number of homeownership options.

- **Shared ownership:** this is a part-buy/part-rent scheme which lets you buy a share of a property and pay a subsidised rent on the rest. You can normally buy between 25% and 75% of the property
- **Regional equity loans:** equity loan schemes offer low-interest loans which boost your affordability by topping up your mortgage. These are offered in certain areas with loan rate charges from only 1.75%
- **Private sale:** if you are able to purchase a property without any government assistance, we have a fantastic selection of homes available on the open market

For more details go to www.homesbycatalyst.co.uk or call **0845 601 7729**.



Moving out

There may be a time when you want to move to a new home and end your tenancy agreement. But your tenancy doesn't end when you move out. It is a legal agreement and will only end if you give us formal notice.

Your tenancy doesn't automatically end when you move out of your property. It is a legal agreement and can only end if you give us proper notice or through a court. So before you decide to leave your home, please contact us and we'll let you know what you need to do.

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. If there are special circumstances that stop you giving us the required notice, please call us.

Ending 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 and make a note of any repairs that need doing
- explain what you need to do before you move out. If you don't do this, we may charge you for any reasonable costs we have to pay out

If you owe rent

You will need to clear your rent account before you move out. If you move without clearing your debt, we will continue to take action to claim back the money you owe. We may take legal action through the courts. If we are successful, this can affect your credit rating and ability to take out a loan or hire purchase agreement. It may also affect your ability to be housed in the future.

Bereaved relatives

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 redirect any post to your new address
- remove all your belongings, including those in the loft, shed or garage
- 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. This 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 let us know by:

- calling us
- filling in a form on our website
- writing to us

Go to page 34 for our contact details.

Our complaints procedure

We take all complaints seriously and do our best to sort out any problems quickly.

We also try to learn from the cause of complaints in order to improve your customer experience.

Please call us or visit our website for full details about our complaints procedure.



A-Z of your home

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 the system is drained, and call us to report it.

Communal areas

We clean and maintain communal areas such as hallways, stairs, entry systems and lifts. Please call us to report any repairs or if you find these areas obstructed with bikes, furniture or rubbish.



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.

Defects

A defect is different from a repair. It usually means something has not been finished properly in a home or there is a fault with a component (such as a door entry system, heating controls, light switches etc). It can also be a problem to do with the structure of your building (such as shrinkage or settlement cracks in plasterwork or badly fitting windows and doors). Defects don't include everyday maintenance, accidental damage, wear and tear or misuse of equipment.

DIY

Call us before doing any DIY in your home. This is because you need to ask our permission before making any significant changes and 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 carries out estate inspections. 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 it regularly. Make sure everyone in your home knows how to get out if there is a fire. Keep communal escape routes clear – don't block them with bikes, furniture or rubbish.

Frozen water pipes

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 the 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 especially 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 bins.

Smoke alarms

Get a smoke alarm and test it 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 frequently to stop pipes from freezing.

Contact us

By phone

London customer service centre:
0300 456 2099 (open Monday to Friday, 8am to 5pm).

South east customer service centre:
0300 456 2090 (open Monday to Friday, 9am to 5pm)

If you need to report an emergency repair when we are closed, please call your local customer service centre and you will be put through to our repairs contractors.

By email/online

Via our website at www.chg.org.uk

On social media

Follow us on Twitter:

 [@Catalyst4You](https://twitter.com/Catalyst4You)

Like us on Facebook:

 [Catalyst Housing Ltd](https://www.facebook.com/CatalystHousingLtd)

In writing

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

In person

You can visit one of our local offices.

Brent:

223 Church Road
London NW10 9EP

Ealing:

Ealing Gateway
26–30 Uxbridge Road
London W5 2AU

Kensington:

314b Ladbroke Grove
London W10 5NQ

Oxford:

The Farmhouse, Nightingale Avenue
Oxford OX4 7BU

Reading:

Unit 1, Lyon Square, Tilehurst
Reading RG30 4DD

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 **१८८८ ४४४४ ४४४४**।

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 aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan

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 ਜਾਂ 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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