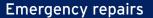


SEASONS GREETINGS

We wish you a Merry Christmas and a Happy New Year

Our office will be closed for the holiday period from 12 noon on Tuesday 24 December 2024, until 9am on Thursday 2 January 2025.



While our office is closed, you can still report an emergency repair, as follows.

If we own your home, phone 020 8493 7160, option 1, to be put through to Pinnacle, who manage our non-gas out-of-hours emergencies.

If we own your home and you have a gas heating, hot water or boiler fault, call Sureserve Compliance South (formerly known as K&T Heating Services) on 020 8269 4500 and select

option 1, then option 1, for heating and hot water services.

If we don't own your home, please call the out-of-hours number given by your landlord. These are listed opposite.

If you don't know who owns your home, phone 020 8493 7160, so that we can give you details.

When you call, remember to give your full name and the address of your home.

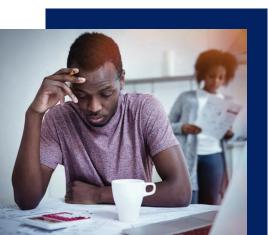
Landlord	Out-of-hours number
Clarion HA	0300 500 8000
Guinness Partnership	0303 123 1890
L&Q	0300 456 9996
Metropolitan Thames Valley	020 3535 3535
Notting Hill Genesis	020 3815 0000
Octavia Housing	020 8354 5500
One Housing	0300 123 9966
Peabody	0300 123 3456
Sanctuary	0800 131 3348
SNG (Sovereign Network Group)	0300 373 3000
Wandel HA	0300 2000 120

MyTenancy: your online account p2

Get involved and have your say p3

Meet the team p

Support for our scholars p6



TCHA's Support Fund

As well as supporting you to maximise your income and signposting residents to support agencies, we have a small Support Fund to help those of you who are really struggling.

We're a small organisation, so there's a limit to what we can offer. We have a set amount of funding for the current financial year. But we hope this helps.

Our Support Fund can help you with a grant of up to £500 to buy an essential item that you cannot afford. This might, for example, be a cooker, fridge or washing machine, or bedding or carpeting for a main room.

To qualify, you need:

- to be a TCHA resident
- to have a low income and be claiming Housing Benefit or Universal Credit, and
- to be up to date with your rent payments or, if you are in rent arrears, you must have made an agreement you are keeping to, to repay the outstanding arrears.

To apply for a Support Grant, please contact your Housing Officers.

ONLINE SERVICES

MyTenancy

MyTenancy is our online portal, which gives you access to many of our services 24/7.

Have you signed up yet?

Before signing up to MyTenancy, you will need to give us your email address and your date of birth.

You will also need your tenant reference key/account code (call us if you don't know yours).

To set up your account, go to: tamilhousing.tenancy.co.uk

You will be asked for your email address and to provide a password. You will then get a link in an email asking you to verify the details.

When you log in to your new account, select TCHA as your housing association and give your date of birth and tenancy details.

From the Home page of your account, you can then:

- · access your rent account
- make a payment to us



- check and update the personal details we hold about you
- report a repair or check your repair history
- view tenancy documents, newsletters and other items we upload, and/or
- · send us a message.

For more details, or assistance to set up an account, call our team on 020 8493 7160 or email us at service@tamilhousing.org.uk We will be pleased to assist.

TCHA's Community Fund

TCHA usually organises a summer activity for residents. This year, due to staff changes, we were unable to do that.

We have instead put money aside for a Community Fund, which is aimed at improving communal areas for our TCHA residents who live in flats.

To apply for funding, you need to:

- be a TCHA resident
- live on land or in property we own - otherwise you need the owner's written permission
- suggest a project that benefits the local area - not just one household, and
- provide a letter signed by the

residents living in your block, who support your idea.

Your project could be something you want to do for yourselves - such as planting shrubs in a communal garden. Or you might want us to make an improvement or buy items for your scheme.

Call our team on 020 8493 7160 or email service@tamilhousing.org.uk to find out more.



Get involved and have your say

Your Voice, Your Home

Tamil Community Housing
Association has a long, rich history
of being a community based
landlord and, with that, our goal is
to support and be led by our
residents to create and deliver a
service that's important to you.

In the last year, we have expanded the TCHA community by taking on the homes of the former Apna Ghar Housing Association. We see this as a great opportunity to find out how, as your landlord, we can serve you better.

We're excited to announce the launch of our new Resident Engagement Strategy, coming in January 2025. This initiative is designed to empower you, our valued residents, to actively shape the future of our community, and we're inviting YOU to be a part of it. We're seeking passionate residents to participate in various activities that will allow us to build a strategy that will serve you, our residents, well.

Why partner with us?

 Your voice matters: Share your ideas, concerns and suggestions directly with us. Your input will



help us make decisions that positively impact your lives.

- Community building: Connect with other residents and strengthen our neighbourhood relationships. We strive to create a thriving community where everyone feels valued and connected.
- Positive change: Help us create a safer, more vibrant, and sustainable community. We want to ensure that our services meet your needs and expectations.

There are many ways to participate, including but not limited to:

 Resident forums, working groups or committees:
 Collaborate with other residents on specific projects, or join a committee that works to support our decision making and steer conversations on behalf of residents.

- Surveys and feedback opportunities: Provide your thoughts and suggestions through surveys, meetings or online platforms.
- Social events: Connect with the local community and neighbourhood to get involved in events close to home.

We believe that by working together, we can create a stronger, more vibrant community. Your participation is essential to making this a reality.

If you are interested in partnering with us, email hello@tamilhousing. org.uk and we'll keep you posted on our plans. Thank you for being a valued member of our community and we look forward to hearing from you.

Why you need contents insurance

Our buildings insurance doesn't cover your furniture, decorations, carpets and other personal possessions. This means you aren't covered if there is a leak from your neighbour's flat, or if your home is broken into, or if there is a fire.

We strongly recommend that you take out your own home contents insurance to cover your belongings. It should include any appliances

in your home when you moved in, such as a fridge or cooker.

When you are comparing policies, you might want to check out the National Housing Federation's 'My Home' contents insurance, which is specifically designed for social housing tenants and leaseholders. You can pay in instalments, either fortnightly or monthly. Call the My Home Team for a quote on 0345 450 7288.



Meet our team

There have been quite a few changes in the staff team over the past year, so we thought it would be helpful to update you with a who's who at TCHA.

Andrew: Chief **Executive**

"I was delighted to be appointed as the Chief Executive of



TCHA. I joined the organisation in July this year.

"I've been working in social housing for some 36 years and have experience of working in large and small organisations, with a track record of improving performance and getting value for money from our services.

"I'm really keen to involve residents in what we do and how we do it, and look forward to meeting you and hopefully sharing some of our journeys together."

Rhona: Head of Housina Management

"I am a housing professional with over 15 vears of



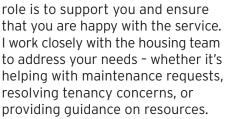
experience in the housing and care sector across two countries. I am passionate about people, community and belonging. I'm working towards a day where there is a social shift and the stigma around welfare and housing is broken.

"I started my professional life in a Customer Service role, and 'How can we help?' is usually the first question I ask, followed by a series of additional questions, because a listening ear and great chats are integral to how I work!

"I am a proud Sri Lankan woman, who is British born, but has the pleasure of also calling Sydney, Australia, home. I am very excited to join the team at TCHA, to continue the great work of this organisation for the community!"

Yamini: Housing **Assistant**

"I'm excited to introduce myself as your Housing Assistant. My



"I am proud to work in an environment that promotes teamwork and where each person's contributions are valued. This spirit of co-operation enables us to provide exceptional support and address challenges with a 'can-do' attitude, putting tenants and the community first in every decision. I am particularly motivated by our dedication to equality of opportunity, as it ensures that all residents have access to fair treatment and quality services.

"Thank you for having me to be a part of your community, and I look forward to meeting each of you!"

Sabesh: Housing & Neighbourhoods Officer

"I am excited to introduce myself as your Housing



"My role is to ensure that all our residents receive high-quality day-to-day housing management.

"I have 19 years of experience in both supported housing and general needs housing. My experience will be invaluable in serving our diverse community, as I work to provide excellent service, tackle anti-social behaviour and manage tenancies effectively.

"With a positive attitude, I aim to deliver sound housing advice to residents while safeguarding vulnerable individuals. I am committed to ensuring that all residents receive fair treatment and quality services."

Kennie: Head of **Property** Services

"I'm delighted to join as the new Head of Property

Services. I bring over six years of experience within property services, having worked with G15 large stock organisations as well as smaller portfolio landlords. I'm excited to be part of the team and committed



to delivering excellent services while supporting the organisation's vision. I look forward to collaborating with staff and residents to make a positive impact in the communities we serve.

Idiong: **Building** Surveyor

"I joined TCHA in January 2024, as an experienced Building



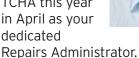
Surveyor and proud Member of the Royal Institute of Chartered Surveyors (MRICS). My passion lies in making a difference - building positive relationships with residents, delivering quality homes, and creating tangible change that improves lives.

"Working in our Property Services team gives me a unique opportunity to combine my technical expertise with my commitment to improving repairs and maintenance.

"I am so excited about our brighter, bolder and better journey in 2025 and beyond, and look forward to building stronger connections with you."

Niv: Repairs Administrator

"My name is Niv, and I joined TCHA this year in April as your dedicated



"I have now had the opportunity to speak with many of you on the phone and, as you know, my role is to liaise with contractors to get your repairs sorted out as soon as possible.

"Prior to this role, I worked in hospitality and recruitment, so I hope that experience has shown through and that you have felt welcomed and heard. Considering that I'm usually one of the first voices you hear when you call in, I hope that I am part of making your experience with TCHA a positive one."

Mary: Finance & Resources Manager

"I am one of the TCHA's Ionastandina staff members.

I started working for TCHA in 1985 as a finance officer. My experience in the field allowed me to progress to Finance and Resources Manager for Tamil Housing, I am partly CIMA qualified."

Arulini: Senior **Finance** Officer



Senior Finance Officer at TCHA since June 2023.

"I hold a master's degree in business administration, and I have over 10 years of experience in Finance/Accounting. I am happy to be part of TCHA team: a value-led, community-based housing association.

Thurkka: **Finance** Officer

"I am pleased to introduce myself as Tamil Housing's Finance Officer.



My role here is to carry out day-today finance duties. This includes processing rent charges and posting rent receipts. I go beyond my level to support the housing and/or repair teams when they need assistance.

"I'm an Accounting & Finance graduate. I joined Tamil Housing in October 2009 as an Office Administrator.

"My passion for working with numbers, value for money and maximisation of income made me switch my role to Accounting Administrator and I am now employed as a Finance Officer. I love working within the community and to provide support and assistance.

"The Association has given me the opportunity to work closely with the tenants and their communities and to support them."

"I am Arulini

Sivamoorthy, working as

HOME SECURITY

Safety reminder

All Tamil Housing staff and associated contractors will be displaying their official company identification when attending your home. You have a right to deny entry to anyone who cannot provide ID.

If you are uncertain who you are speaking to and the individual is unable to present their ID, please



contact the Tamil Housing office before letting them into your home. If you have any concerns or questions, phone our office on 020 8493 7160.

Support for our scholars

The TCHA Scholarship Fund can provide a oneoff grant of £1,000 for residents who are going to university. Here are some of the residents who have benefited so far.

■ Ahmad Zubair Waizi

"In 2024, the scholarship grant I received from Tamil Housing Association plays a vital role in helping me manage the financial challenges of living away from home while studying at University of Essex, where I am pursuing a degree in Computer Science.

"As I live away from home during term time, I face the challenge of covering essential living expenses such as accommodation and daily necessities like groceries. Managing these costs alongside my studies creates financial pressure, while I also want to ensure that I can support my family when needed.

"Fortunately, the grant helps me cover a portion of my living costs, particularly accommodation and utilities. It reduces the burden of everyday expenses, and enables me to dedicate more time to my studies.

"The financial relief from this grant not only improves my academic performance but also contributes to my overall wellbeing, as I am able to strike a balance between university life and personal commitments.

"I am truly grateful for this generous support... Thank you for making a meaningful difference in my university journey."

■ Delexson

"The £1000 grant generously given to me by Tamil Housing has helped me a lot, by allowing me to fund my travel to and from uni, and also allowing me to buy the necessary equipment and textbooks needed to help me achieve greatly in my degree."

■ Kamal Aisha Al-Maamiry

"As a first year university student, managing finances alongside academic responsibilities is a significant challenge.

"I enrolled in a demanding course that required not only textbooks and materials, but also participation in various extracurricular activities and internships to enhance my employability.

"Tamil Housing had reached out to inform me of my eligibility for the grant, for which I applied through a simple and structured application process. Upon receiving the grant, I allocated the funds towards things such as textbooks and course materials. It covered the purchase of essential textbooks and software required for my coursework, which greatly improved my understanding and performance in classes. The remaining funds allowed me to attend workshops and networking events that connected me with professionals in my field, enhancing my confidence and employability.

"The grant was more than just financial support. It alleviated stress, enabling me to immerse myself fully in my studies and extracurricular opportunities. This experience shows how targeted support can significantly empower a students academic ability.

"Thanks for all your support."

■ Leila

"My Mum and I have been Tamil Community Housing Association residents since 2019.

"I remember my mum showing me a text that she had received from TCHA, not long after we moved in, about the Scholarship Fund that is available for children of Tamil Housing tenants who are beginning their first year of undergraduate study. Although university was such a long way off at the time, we spoke about what an amazing opportunity this was and how great it would be if I could one day receive this support!

"Well, five years' later, when my Mum received another text from TCHA about the Scholarship Fund, I had just received my university offer and was eligible to apply! And after submitting my application, I was absolutely over the moon to hear that I had been awarded £1,000 from the Scholarship Fund!

"I have moved to the north west of England to study Film and although I am eligible for a full student loan, the loan does not completely cover my rent in the university halls of residence and I also need to buy groceries, have money for travel and purchase equipment that is required for my studies!

"Receiving £1,000 from the TCHA Scholarship Fund has made a phenomenal difference! I have used some of the money to support the costs of my living and I am going to use the rest to buy a camera for my course. I aim to make films which encourage social awareness and promote a greater appreciation of cultural diversity, and a greater understanding of disabilities and mental health challenges, and I am really grateful to Tamil Community Housing Association for supporting me in my initial steps towards this goal."

To apply for a grant from our Scholarship Fund, call us on 020 8493 7160, or email service@tamilhousing.org.uk to ask for an application form

Maintenance updates



Stock condition survey

We are planning to bring in a specialist company to survey all the homes we own.

The surveys will give us the important information we need to maintain your homes right now and to plan our future works programmes.

To complete the surveys our contractor may need access to your home. We will give you plenty of notice in advance.

Upgrading your homes

We have a programme of improvements planned for January to March 2025.

We will replace doors, windows, kitchens, bathrooms and boilers in selected properties. We will confirm appointments once we have appointed a contractor.

We chose the homes to work on after previous inspections. If you think your home should have been included, you can contact us - but we may not be able to include your home at this time.





New repairs contractor

We are going to tender for a repairs & major works contractor to start with us in 2025.

This is an important project for us, as the contractor will be our main provider of repairs services.

If you would like to help choose the new contractor, please do contact us. We'd really like residents to be involved in this decision. Let us know by emailing hello@tamilhousing.org.uk

Solving damp and mould

Damp and mould are a common problem in British homes. We take all cases seriously and we are ready to help.

Damp and mould can be harmful to your health, especially if you have underlying health conditions. If you report damp or mould to us, we will assess the situation, offer advice and arrange for follow-up works if we find a fault with the building.

The most common cause of damp and mould is condensation. Condensation is the moisture that forms when warm, damp air touches



a cold surface. Mould is often found in bathrooms, kitchens, bedrooms, around windows and behind furniture. Spotting and removing early signs of mould can prevent more serious problems.

If your home suffers from mould caused by condensation, there are ways you can make a difference.

Your aim should be to:

- make less moisture if you can
- remove any condensation that forms
- keep your rooms well aired
- · keep your home warm, and
- treat any spots of black mould that appear with an anti-fungal spray.

To make less moisture:

- avoid drying washing indoors and on radiators
- · cover boiling pans, and
- keep bathroom doors shut when showering.

To remove condensation:

- wipe down surfaces that are wet (using a window vacuum cleaner is also very effective), and
- · consider using a dehumidifier.

To keep rooms well aired:

- always use bathroom and kitchen fans
- keep windows open for a while each day
- keep curtains and blinds open during the day
- pull furniture away from walls, and
- try not to overfill cupboards and wardrobes.

To keep your home warm:

 in the winter, try to keep rooms in your home heated to at least 15 degrees during the daytime. Tell us if you are struggling to afford this.

To treat black mould:

- use anti-fungal spray, and
- paint walls and ceilings with an anti-mould paint.

Contact us for more information or if you would like us to visit your home.

RESIDENT SATISFACTION

Dealing with complaints

At TCHA, we try to deliver a good service - but we know that sometimes we get things wrong. When that happens we may get a complaint.

We value complaints

Complaints are really important to us. Firstly, they tell us when you aren't happy with something. By bringing it to our attention, you are giving us a chance to apologise and put things right.

When you make a complaint, we review it internally, to understand what has gone wrong, and what lessons we can learn. It's important for us to learn from mistakes, as it helps us to improve our service.

We are signed up to the Housing Ombudsman's Complaints Handling Code and we have completed a self-assessment to see how well we meet it. We've also reviewed and published our complaints policy.

We have looked at our performance on complaints handling too. We know it hasn't been great in the past, so we've put together an action plan to make improvements.

You can see this information on our website at: tamilhousing.org.uk/home-ownership/compliments-complaints



Complaints you made

Between April and September 2024, we received seven complaints. Three were about repairs and maintenance, and one was about our handling of anti-social behaviour.

We also received a complaint about rent charges, another about rehousing, and a third expressing general dissatisfaction with our service.

We only acknowledged three of these complaints on time and we met our target response time for just two of them. This is a disappointing result.

Our action plan will make sure we improve on this during the year. We now hold a monthly review meeting chaired by our Chief Executive, to make sure complaints are getting the right level of attention, including being responded to in time!



What to expect when you make a complaint

If you make a complaint, you should expect:

- to get it acknowledged within five working days, and
- to receive a Stage 1 response within a further 10 working days.

If you are not satisfied with our response, you can ask for your complaint to be considered at Stage 2, which is the final stage of our process.

Contact us

Tamil Community Housing Association Ltd Tamil House Unit 2, Fountayne Business Centre Broad Lane, Tottenham London N15 4AG

Tel: 020 8493 7160

Opening hours: Monday to Friday, 9am-5pm (phone lines are closed on Wednesdays from 9am-1pm).

Outside opening hours: If your call is an emergency and your home is owned by Tamil Housing, please call 020 8493 7160. Otherwise, call the number given by the landlord that owns your home.

Email: service@tamilhousing.org.uk

Queries by SMS text: send your text to 07984 355550, using one of the words given below, to receive a reply.

- BAL Tenant balance enquiry
- CARD Request a new payment card
- REPAIR/REPAIRS Followed by message to report repair
- HOUSING Followed by message to talk to Housing Officer
- RENT/RENTS Followed by message to talk about rent account
- STO Set up a standing order

Heating, hot water or boiler fault: (For homes owned by TCHA only) Call Sureserve Compliance South (formerly known as K&T Heating Services) on 020 8269 4500, and select option 1, then option 1, for heating and hot water services.

Online services: To access your rent account and other services, call us for a password, so that you can register at https://tamilhousing.mytenancy.co.uk/signin

Out-of-hours emergency repairs

Pinnacle handles the out-of-hours emergency repairs service for homes owned by TCHA.

Call 020 8493 7160 to use this service for genuine emergencies.

