



Castle Vale
Community Housing
Part of The Pioneer Group



Leaseholder Handbook

*Your guide to being a
Leaseholder with Castle Vale
Community Housing*

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Introduction

Castle Vale Community Housing (CVCH) provides high quality housing services to ensure that Castle Vale continues to be the popular and successful neighbourhood it has become.

This handbook has been produced to provide you with general information on your rights and responsibilities as a leaseholder. Please note that this handbook is not intended to describe or give a full interpretation of your lease or the law. If you are in any doubt about your rights and responsibilities, please speak to CVCH or seek independent advice.

We manage more than 2,400 properties within Castle Vale. All our policies and values are strongly resident and tenant influenced.

We recognise that our customers are fundamental to our business success. We are committed to continuous improvement and ensuring that our customers are involved in the decisions which affect their lives. This handbook was produced to ensure it meets your needs. We hope that you find it useful.

Our Values

CVCH:

- *We treat people with dignity and respect*
- *We act with integrity and take personal responsibility*
- *We always deliver quality and achieve value for money*
- *We are innovative, making good things happen*
- *We are community and customer focused*

Community Pledge 2015-2025

CVCH recognise that leaseholders make an investment in their properties and want to live in a thriving and sustainable neighbourhood. The Community Pledge is our commitment to the residents of Castle Vale.

CVCH will for the next **10 years**:

Commit: In addition to our 'landlord services' to spend a minimum of £500k a year on ensuring Castle Vale remains a great place to live

Responsive: Ensure that we spend that money on those things that matter most to residents of all ages

'On tap': Maintain a 'Head Office' where customers can through 'face to face' contact, raise queries and concerns

Feeling safe: Work with partners such as West Midland Police to keep Castle Vale a safe place to live

Green, Clean and tidy: Be environmentally responsible and work with the community and Birmingham City Council to keep Castle Vale clean and tidy

Help for the vulnerable: Provide support to those in most need and look take action at the earliest opportunity

Providing support: Working with others to provide services that help Castle Vale residents build their skills and confidence; find employment and improve their health

Meeting together and having fun: Provide community facilities and resources so that people can meet, socialise and have fun

Community Chest: Provide a small pot of money to fund community initiatives

Connected: Provide help and support with residents accessing the internet so they can be 'connected'

In the know: Where CVCH is not responsible to direct residents to those service providers that may be able to help

What is a Leaseholder?

When you purchased your property under a long lease, you bought the right to live in the property for a fixed number of years. CVCH retains the freehold interest and is therefore your Landlord. CVCH therefore has a legal duty to enforce your obligations in the lease and also to maintain and repair elements of the building that your home is in and all shared areas, grounds and services.

Your lease states that you must contribute towards the costs of managing and maintaining your block, estate and grounds. These costs are called service charges and are explained in more depth in section 5 of this handbook.

As a leaseholder you are responsible for looking after your home by keeping it in good repair and condition and maintaining any garden area that is included in your lease. Your boundary plan will show the extent of garden land, if any, included in your lease.

You are also required to adhere to the management rules and terms of your lease and to be aware that you may be required to seek permission from CVCH before making any major alterations such as replacing windows. It is advisable to read your lease thoroughly for exact terms and conditions.

Our commitment to Leaseholders

Castle Vale is divided into different areas. We have a team of Community Coordinators who each have an area of responsibility on Castle Vale.

If you have any queries relating to issues in your area, please contact us and ask to speak to your Community Coordinator.

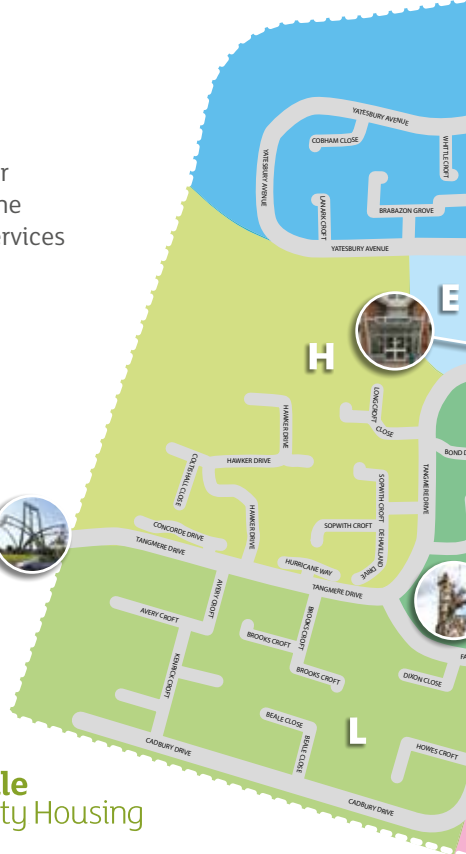
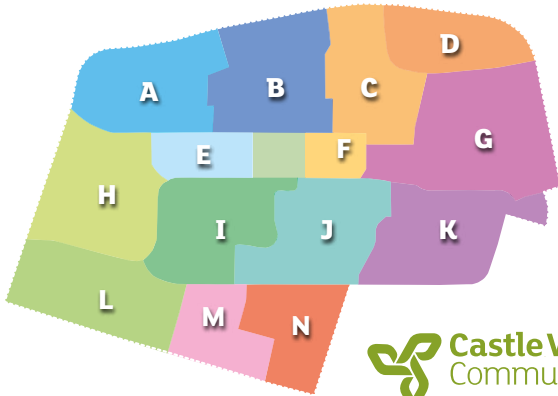
If you have any Leasehold enquiries please contact us.

CVCH holds quarterly meetings for Leaseholders and we are always looking for ways to improve how we communicate with our customers. If this is something you feel would be of interest to you please contact us.

Your Area Map

Neighbourhood Areas in Castle Vale

Castle Vale has been split into a number of smaller neighbourhood areas to help us work as close to the community as we can and to be able to provide services that are relevant to each neighbourhood area.



Area A

- Biggin Close
- Brabazon Grove
- Cobham Close
- Johnson Drive
- Lanark Croft
- Whittle Croft
- Yatesbury Avenue

Area B

- Biggin Close
- Donibristle Croft
- Hawkinge Drive
- Innsworth Drive
- Manby Road
- Martlesham Square
- Melksham Square

Montrose Drive
Sumburgh Croft
Topcliffe House
Upavon Close
Yatesbury Avenue

Area C

- Baginton Road
- Dyce Close
- Filton Croft
- Innsworth Drive
- Manby Road
- Renfrew Square
- Ruislip Close
- Turnhouse Road
- Wattisham Square
- Yatesbury Avenue

Area D

- Baginton Road
- Bicester Square
- Heyford Way
- Manby Road
- Park Lane

Area E

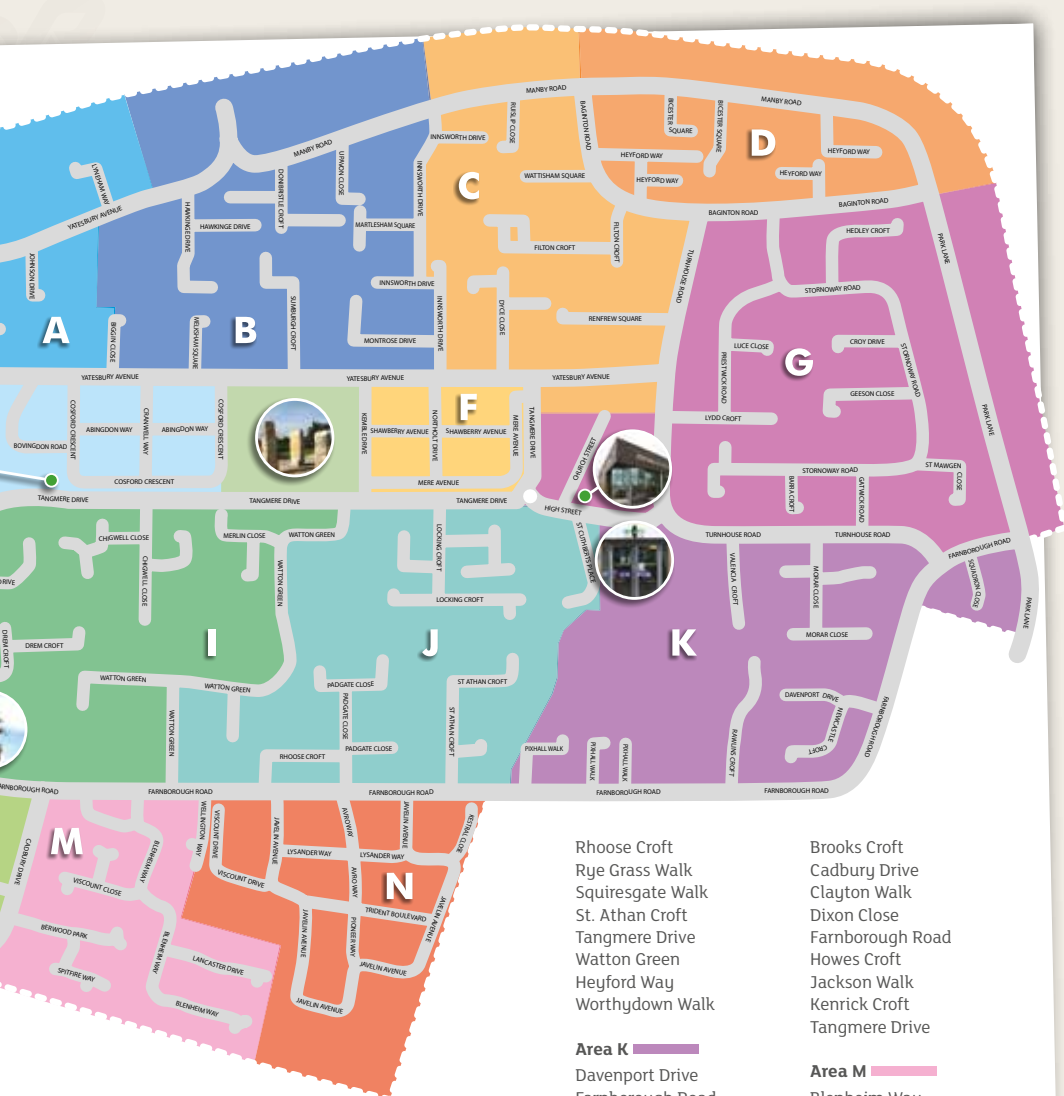
- Abingdon Way
- Bovingdon Road
- Cosford Crescent
- Cranwell Way
- Phoenix Court
- Yatesbury Avenue

Area G

- Geeson Close
- Prestwick Road

Area H

- Bader Walk
- Chester Road
- Coltishall Close
- Concorde Drive
- De Havilland Drive
- Hawker Drive
- Hurricane Way
- Wattisham Square
- Longcroft Close
- Sopwith Croft
- Westland Walk
- Sheridan Walk



- Area I**
- Bond Drive
 - Chigwell Close
 - Chivener House
 - Drem Croft
 - Farnborough Road
 - Halfpennyfield Walk
 - Merlin Close
 - Neville Walk
 - Oakington Drive
 - Rough Coppice Walk
 - Roundmoor Walk

- Sheridan Walk
Tangmere Drive
Watton Green

- Area J**
- Brookpiece Walk
 - Farnborough Road
 - High Street
 - Locking Croft
 - Longclose Walk
 - Orchard Meadow Walk
 - Padgate Close

- Rhose Croft
Rye Grass Walk
Squiresgate Walk
St. Athan Croft
Tangmere Drive
Watton Green
Heyford Way
Worthydown Walk

- Area K**
- Davenport Drive
 - Farnborough Road
 - Morar Close
 - Newcastle Croft
 - Park Lane
 - Pixhall Walk
 - Rawlins Croft
 - School Close
 - Jackson Walk
 - Squadron Close
 - Turnhouse Road
 - Valencia Croft

- Area L**
- Avery Croft
 - Beale Close

- Brooks Croft
Cadbury Drive
Clayton Walk
Dixon Close
Farnborough Road
Howes Croft
Jackson Walk
Kenrick Croft
Tangmere Drive

- Area M**
- Blenheim Way
 - Farnborough Road
 - Lancaster Drive
 - Viscount Close
 - Wellington Way

- Area N**
- Avro Way
 - Farnborough Road
 - Javelin Avenue
 - Lysander Way
 - Pioneer Way
 - Trident Boulevard
 - Viscount Drive

What does being a leaseholder mean?

When you bought your home, you bought a 'leasehold interest'. The period is usually 125 years from the date of your lease but some of the earlier leases are for 99 years. As a leaseholder you have bought the right to occupy your home for the term of the lease. The lease is the contract between you and CVCH and is an important document. It is important that you understand your lease and the conditions in it. Breaking the conditions could have serious consequences.

There are different types of leases depending on the date you bought the property. Your lease describes the flat that you have bought and has a plan showing the flat plus any garden or store. It also shows the building containing the flat and the area that is shared with other residents. You should not use this plan solely and should always refer to the lease.

Where can I get a copy of my lease?

You should have received a copy of your lease when you purchased your home. However, where there is a mortgage on the property it may be obtained from the mortgage lender. Alternatively the Land Registry may hold a copy or you can request a copy from CVCH. Please note that an administration fee will be charged for providing a copy of the lease.

Extending your lease

As a leaseholder you have a right to obtain a new, longer lease under ss39-62 of the Leasehold Reform, Housing and Urban Development Act 1993, as amended by ss129-136 Commonhold and Leasehold Reform Act 2002; provided that you are a "qualifying leaseholder".

The new lease would be for an additional 90 years, plus current unexpired term at nil ground rent, the lease will have to be valued, and an offer will be made based on the valuation. If you decide to extend your lease, you are liable for CVCH's valuation and legal fees and any disbursements, and you would need to employ your own solicitor.

Varying the lease

It is possible for certain conditions of the lease to be changed if all the leaseholders in the building agree. Alternatively, a leasehold valuation tribunal can be asked to make an order varying one or more lease.

Enfranchisement – (Buying the Freehold)

Leaseholders may have the right to buy the freehold of their building as a collective group. This is known as the right to 'enfranchise'. Once they have bought the freehold, leaseholders can decide for themselves how to manage the building and take over CVCH's responsibilities. The current requirements for buying the freehold are:

- At least two thirds of the flats in the block must be held on long leases
- A Limited Company has to be established and maintained
- Leaseholders making a bid must hold at least half of the flats in the block

Selling Your Leasehold Property

Should you wish to sell your flat, CVCH will provide you or your solicitor with any relevant factual information. There may be a charge for this service. When requesting information, please give

CVCH as much notice as possible. Your solicitor may want a copy of your lease, details of service charges, and details of any major works charges over recent years along with any consultation notices for works to be carried out.

You can sell the property at any point during the lifetime of the lease. The person who buys it pays to take over the remainder of the lease.

Under the terms of the lease, after the flat is sold, the buyer's solicitor must write to CVCH to tell us about the change in ownership.

Right of First Refusal

If you have purchased the lease from CVCH through the Right To Buy scheme and you decide to sell or otherwise dispose of the property (this includes entering into an agreement to transfer the property to a third party in the future), within the first 10 ten years, you will initially be required to offer it to CVCH at full market value. The market value must be agreed between the parties or if they are unable to agree, it will be determined by the District Valuer. If your offer has not been accepted within 8 weeks, you will be free to sell the property on the open market.

Rights and Responsibilities

Once you have bought your home, both you and CVCH must carry out the responsibilities set out in the lease. CVCH is responsible for the upkeep, maintenance, repair and improvement of the building as a whole and the development in which the flat is situated, this includes the structure and services to the building. As a leaseholder you have a responsibility to pay a share of these costs through your service charge. CVCH tenants also pay their share of these costs through their rent and service charges to CVCH.

Your Rights:

As a leaseholder you have rights which are included in the lease. Some of the most important rights are:

- To enjoy your home in peace without interruption by CVCH
- To use of the shared parts of the building and communal parts of the development such as communal pathways and gardens
- To be listened to by CVCH so that they understand what matters to you, take action to remove barriers and provide diverse services to meet your needs

Your Responsibilities:

- To pay the ground rent and service charges (which includes the costs of major works and the buildings insurance)
- Only use your flat as a private home
- To keep the interior of your flat plus fixtures and fittings in good condition
- Not to cause nuisance or annoyance to neighbours
- Not to make any structural alterations without getting permission from CVCH
- To allow access for any inspections, repairs or work required to the building
- To have an annual gas safety check completed by a registered engineer

Castle Vale Community Housing's Rights & Responsibilities

- To insure the building (but not the contents of your flat)
- To keep the structure and exterior of the building in good repair
- To maintain and repair all the communal parts of the building
- To gain access to your home to carry out inspections (notice will be given)
- To collect ground rent and service charges to cover your share of the costs of the repair, upkeep and management of your building and development
- To maintain the services to the building

Please note that you should not undertake any repairs or maintenance to the areas for which CVCH are responsible. If you are unsure please check with CVCH.

What action will CVCH take if I breach a condition of my lease?

CVCH will contact you and explain the breach of your lease and support you to deal with this. Breaches of a lease can include anti-social behaviour, major alterations without permission, or failure to pay your service charges.

Serious or persistent breaches could mean you lose your home through forfeiture proceedings.

Service Charges

Why do we charge?

As Landlord, we have a duty to maintain our properties to a good standard. As a leaseholder you pay a service charge to cover the cost of CVCH's services you receive. Service charges are split fairly between all the flats in a building. It is important to note that the cost of services to CVCH is not subsidised by leaseholders in any way; CVCH recovers these costs from tenants through their rent.

How we calculate your charges

Service Charges cover the following costs:

Services, Management and Building Insurance

Service charges are made annually at the end of one financial year for the start of the next. You will receive an invoice and for services, management and insurance for the forthcoming year. All leaseholders are required to pay an annual contribution towards the cost of maintaining the fabric of the building and any common parts. This is referred to as the "sinking fund". This fund is what CVCH use for meeting the future costs of upkeep and any unexpected costs that may arise.

Services

Depending on the property type, services may include the following:

- Supply of communal lighting
- Grounds maintenance/gardening
- TV Aerial
- Communal area cleaning
- Communal area window cleaning
- Door entry systems
- Administration costs
- Day to day repairs and maintenance of a minor nature

How to pay your service charge

Direct Debit

To pay by Direct Debit please contact the Income Team on 0121 748 8100, to complete a paperless direct debit application. Payments can be taken weekly, fortnightly or monthly.

Standing Order

To pay weekly, fortnightly, or monthly by standing order please contact CVCH by telephone on 0121 748 8100, or in person to pick up a form from CVCH's offices.

Barcoded Invoice

You can make payment to your account by using this method. Payments can be made at the Post Office, or at any local shop displaying Allpay payment sign. If you require a barcoded invoice, please contact us on 0121 748 8100.

Debit/Credit Card

To make payment by telephone please contact our Customer 1st team or payment can be made in person at CVCH's offices.

Cheque

To pay by cheque please send a cheque made payable to The Pioneer Group to 11 High Street, Castle Vale, Birmingham B35 7PR. Please ensure that your payment reference, account number and property address is on the reverse of the cheque.

To check that your payments are up to date, please contact the Income Team on 0121 748 8100.

It is a term of your lease to pay your service charges. If you fail to keep your payments up to date, CVCH may take legal action to recover any monies owed.

We Are Here To Help

If you are experiencing financial difficulties and think that you may have difficulty paying your service charge, please contact us as soon as possible.

You will also find a list of useful contacts at the back of this handbook.

Repairs and Maintenance

CVCH can only carry out works which are our responsibility under the lease. In general terms, you are responsible for any repairs which concern the inside of your flat. The cost of routine repairs is usually recovered in the repairs element of the service charge. If it is likely that any repairs will cost more than £250 to any one leaseholder, we will follow our consultation procedure.

The responsibilities for repairs may vary according to the type of home you live in and the contents of your lease. Below is a guide to who is responsible for the most common repair and maintenance items:

Repair/Maintenance	Responsibility
Front door to flat	
Door and frame	Check Lease
Door handles and locks	Leaseholder
Lost keys	Leaseholder
Internal doors	Leaseholder
Windows to flat	
Window Frame	Check lease
Window casement	Check lease
Window panes	Check lease
Heating	
Room heaters/own boiler	Leaseholder
Electrical	
Faults within the flat	Leaseholder
Communal lighting	CVCH
Immersion heater	Leaseholder
Fuses	Leaseholder
Extractor fans	Leaseholder

Repair/Maintenance	Responsibility
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Plumbing

Burst pipe within the flat	Leaseholder
Taps and tap washers	Leaseholder
Stop cocks, ball valves	Leaseholder
Bath, basin, sink and blocked waste pipes	Leaseholder
Hot or cold water tanks within the flat	Leaseholder
Unshared pipes	Leaseholder
Water supply to the flat	Severn Trent
Shared pipes	CVCH

Drains

Blockage to outside drainage	Leaseholder/CVCH/Drainage supplier
Blockage within property	Leaseholder

Gas

Gas escapes within property	Leaseholder
Cookers and gas fires	Leaseholder
Gas servicing	Leaseholder

Roofs and Gutters

	CVCH
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Walls and Ceilings

Internal walls and plaster	Leaseholder
Ceilings	Leaseholder
Walls to communal areas	CVCH
Floors within the Flat	Leaseholder
Floorboards and skirting boards	Leaseholder
Floor tiles	Leaseholder

Repair/Maintenance

Responsibility

Communal Facilities

Communal car parking areas	CVCH/Birmingham City Council
Communal gardens and grassed areas	CVCH
Communal TV aerial	CVCH
Door entry system	CVCH
Communal paths and gates	CVCH
Brick built communal store sheds	CVCH
Communal fire alarms and equipment	CVCH

Pests

Insect/rodent infestation	Leaseholder
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CVCH strongly advises that you take out home contents insurance.

The following repairs are not CVCH's responsibility and should be reported directly to the following:

Gas Leaks – If you are concerned about a gas leak, in the first instance, contact the National Gas Emergency Service on 0800 111 999

Gas Servicing – Your gas appliances should be serviced every 12 months by a registered engineer due to the risk of carbon monoxide poisoning or potential explosion from faulty appliances

Gas Meters – Contact your gas supplier

Electrical Safety – You are responsible for any electrical appliance in your home. All electrical alterations in your home must be carried out by an approved electrician

Street Lighting – Please contact Birmingham City Council (see Useful Contacts)

Water Leaks – For water leaks on public highways, please contact Severn Trent Water (see Useful Contacts)

Although CVCH is not responsible for carrying out repairs inside your flat, there may be instances when emergency works have to be carried out to prevent damage being caused to other properties or to the structure of the building. You must allow CVCH access to your property to carry out such work and you will be charged for any subsequent repairs that are carried out in your property.

It is your responsibility to keep the inside of your property in a good decorative order and replace any necessary fixtures and fittings.

Major Works

At some point in its life, all buildings will require major works. This may include repairing or renewing key components of the building (e.g. the roof), updating facilities such as door entry systems and cyclical painting.

If any required major repairs cost over £250 per leaseholder, CVCH are required by law to consult you before the works are carried out. This is known as a “Section 20 Consultation” and relates to the Landlord and Tenant Act 1985 (as amended). You will also be consulted with if we enter into a long-term agreement for the provision of services.

Alterations and Improvements

If you want to make alterations or improvements you will need to seek permission from CVCH before starting the work.

We will consider your request and may need to come and visit you to discuss your proposals, if this is needed an officer from CVCH will make an appointment with you.

We only refuse permission in certain cases such as safety of the residents or where you want to alter something which is CVCH’s responsibility.

If we give you permission you need to make sure you have all the other permissions you need, for example Building Regulations approval and Planning Permission. Failure to request the relevant permissions may result in you being asked to reinstate the alterations/improvements at your cost, or you may experience difficulties when selling your property in the future.

Please remember when undertaking work in your home to consider your neighbours, you may want to let them know beforehand and ensure noisy work is carried out in sociable hours.

Fire Risk Assessments

CVCH are committed to ensuring the safety of all residents. As part of our Fire Risk Assessment and as outlined in the Regulatory Reform (Fire Safety) Order 2005, we are required to have access to all communal areas.

All communal areas should be kept clear of any items that may pose a fire risk or trip hazard. CVCH will carry out regular fire risk assessments to ensure that communal areas comply with regulations. CVCH will work with residents to ensure communal areas are safe and we may ultimately remove items if they pose an immediate risk.

Your Neighbourhood

CVCH takes great pride in its desire to ensure that the residents of Castle Vale should not be the subject of criminal activity or harassment or be in any way prejudiced by anti-social behaviour by other residents, children or visitors.

CVCH have a range of tools and powers that can be used to ensure the peace and enjoyment of residents is not affected by any anti-social activity or behaviour.

We work with a number of agencies in the local area including West Midlands Police. If you do experience any issues, please do not hesitate to contact us and we will work with you to reach a suitable outcome.

Improving the Service

CVCH is committed to developing services and welcome any ideas for improvement from customers.

How you can help us:

- Pay your service charge and/or ground rent on receipt of the demand
- Get involved in consultation in response to consultation opportunities
- Let us know if you change your contact details
- Let us know if you sell your property
- Attend the quarterly leasehold meetings

Useful Contacts

Castle Vale Community Housing

T: **0121 748 8100**

E: contactus@cvch.org.uk

W: www.cvch.org.uk

Compass Support

A charity based at The Sanctuary on Castle Vale providing a range of support and community based projects for residents to get involved with such as job clubs and activities for children

T: **0121 748 8111**

W: www.compassupport.org.uk

Spitfire Services

A resident led not-for-profit organisation that exists to provide help, information and support for residents of Castle Vale

T: **0121 747 5932**

LEASE

The Leasehold Advisory Service provides free advice on the law affecting residential leasehold properties

T: **0845 600 3178**

W: www.lease-advice.org

Birmingham City Council

T: **0121 303 1111**

W: www.birmingham.gov.uk

Severn Trent Water

Supply issues - **0800 783 4444** (24/7)

Emergencies - **0800 783 4444** (24hrs)

Gas Emergency Services

0800 111 999

Gas Safe Register

Provides details of registered engineers

T: **0800 408 5500**

W: www.gassaferegister.co.uk

Citizen's Advice Bureau

T: **03444 111 444**

W: www.citizensadvice.org.uk

For more information on anything mentioned here, contact CVCH by Telephone on **0121 748 8100** or by E-mail: contactus@cvch.org.uk by Fax on **0121 748 8105** or Visit or write to: **CVCH, 11 High Street, Castle Vale, Birmingham B35 7PR**

If you would like this leaflet in Braille, audio or large print, or if English is not your first language and you require help, please call 0121 748 8100.

Arabic إذا كنت ترغب بالحصول على هذه النشرة بخصوص بطريقة البرaille، أو ملف صوتي، أو مطباعة كبيرة، أو إذا لم تكن الإنجليزية لغتك الأم و كنت بحاجة إلى مساعدة، يرجى الاتصال بالأرقام **0121 748 8100**

Bengali আপনি যদি এই সংক্রান্ত বিকল্পসেটটি ব্রইল, অডিও বা বড় প্রিন্টে চান অথবা ইংলিশি যদি আপনার মাতৃভাষা না হয় আর আপনার যদি তাই সহায়তা নাশে, তাহলে অনুগ্রহ করে এই নম্বরে **0121 748 8100** কল করবেন।

Chinese 如果您希望获得此宣传手册的布莱叶盲文版本、有声版本或大字印刷版本，或者如果英语并非您的母语并且您需要获得进一步的帮助，那么请致电 **0121 748 8100**。

Farsi اگر مایل به دریافت این پرشور به خط بریل، بصورت صوتی یا با حروف درشت هستید؛ یا اینکه انگلیسی زبان اول شما نیست و نیازمند کمک هستید، لطفاً با شماره تلفن **01217488100** تماس بگیرید.

French Si vous désirez obtenir cette brochure en Braille, en Audio ou en impression gros caractères, ou si l'anglais n'est pas votre langue maternelle et que vous avez besoin d'aide, veuillez appeler le **0121 748 8100**.

Kurdish ئەگەر تۆم نامبەلگە بەت بە شێوازی بریل یان کۆنۆیان یان لەسەر شەڕینی دەنگ یان بە چاپی گەورە دەوێت یاخود ئەگەر ئینگلیزی زمانێ ئاخفتنت نیە و پەڕمەتت پێویستە، تۆکابە پەڕمەندی بکە بە ژمارە تەلەفۆنی **0121 748 8100**.

Pashto که تاسو غواړئ چې دا رساله په بریل، غږ او یا لوی چاپ کې ترلاسه کړئ یا که انگلیسي ستاسو لومړی ژبه نه وي او تاسو مرستې ته اړتیا لرئ، مهرباني وکړئ او **0121 748 8100** شمیرې ته تیلیفون وکړئ.

Polish Jeżeli chcesz uzyskać niniejszą ulotkę w języku Braille'a, na taśmie magnetofonowej czy w wersji z dużym drukiem, lub gdy język angielski nie jest Twoim językiem ojczystym i potrzebujesz pomocy, zadzwoń pod numer **0121 748 8100**.

Punjabi ਜੇ ਤੁਸੀਂ ਇਹ ਲੀਫਲੈਟ ਬਰੇਲ, ਆਡੀਓ ਜਾਂ ਵੱਡੇ ਪਿੰਟ ਵਿੱਚ ਲੈਣਾ ਚਾਹਦੇ ਹੋ, ਜਾਂ ਅੰਗਰੇਜ਼ੀ ਤੁਹਾਡੇ ਪਹਿਲੀ ਭਾਸ਼ਾ ਨਹੀਂ ਹੈ ਅਤੇ ਤੁਹਾਨੂੰ ਮਦਦ ਦੀ ਲੋੜ ਹੈ, ਕਿਰਪਾ ਕਰਕੇ **0121 748 8100** 'ਤੇ ਕਾਲ ਕਰੋ।

Russian Если Вы желаете получить брошюру в шрифте Брайля, звуковым формате или крупном шрифте, а также если английский не является Вашим родным языком и Вам необходима помощь, пожалуйста, позвоните по номеру **0121 748 8100**.

Somali Haddii aad bug-yarahaan ku rabtid farta indhoolaha Braille, hab la Dhegeysto ama daabacad far waa-wayn ama haddii af Ingiriiska uusan eheen luqadaada koowaad iyo caawinaad u baahan tahay, fadlan soo wac **0121 748 8100**.

Urdu اگر آپ سے دوپہر لاء آئی یا ڈیجیٹل سہولتیں چاہتے ہیں یا اگر گھنٹہ بھر آپ کی پہلی زبان نہیں ہے اور آپ کو مدد درکار ہے تو براہ کرم **0121 748 8100** پر کال کریں۔



Castle Vale
Community Housing

Contact Details

Visit or write to: **CVCH, 11 High Street, Castle Vale, Birmingham B35 7PR**

Tel: **0121 748 8100**

Email: **contactus@cvch.org.uk** Fax: **0121 748 8105**

Or visit the website: **www.cvch.org.uk**