

Economic crisis - the big question?

What can be done to keep the social housing agenda moving?

In conjunction with G15 (London's 15 largest associations) and East 7 (East of England's seven largest associations) Circle Anglia has been talking to Ministers about what can be done to ensure the continued development of social housing in the current economic situation.

Government grants to support new developments have been reduced and now equate to less than half the cost of building a new home (around 35-45%) – meaning that housing associations rely on profit from commercial sales.

G15 and East 7 both have papers which include a range of ideas and are available on request. Some top line ideas include:

- Investing the outstanding allocation of £5 billion into affordable housing sooner rather than later.
- Topping the standard grant rate up with equity and/or increasing grant rates. Under such a scheme, properties provided with grant and equity would need to provide flexible tenure. The properties would start life as subsidised rented/intermediate rented accommodation. Tenants could then buy outright or a share of the property and later staircase when they choose. Equity generated should be invested back into social housing

- Transfer public sector land - The government should consider transferring public sector land over to established housing associations and low equity/grants to be used to purchase land

Since the late 1980's, housing associations have invested £50 billion of private loans into new homes, regeneration and neighbourhood renewal. We believe our sector is well placed to work with government and local authorities to address the housing shortage for the long-term. We are pleased that some of these recommendations have been reflected in the pre-budget report and the London Housing strategy.

Ensuring our financial stability

In November, Circle Anglia announced the issue of £275 million Secured Bonds due in 2038. The bonds are secured by assets and guarantees provided by six RSLs within the group. The launch of the deal means that Circle Anglia's 30-year business

plan is now fully-funded through committed long term facilities.

This deal was part of a £1.5bn Note Programme structured jointly by TradeRisks and RBC Capital Markets. Calum Mercer, Group Finance Director, said "We are pleased to have secured additional long-term funding for Circle Anglia. Investors have recognised the strength of our business, our track record and clarity of strategy. Our financial and commercial strength underpins our success as we reinvest all profits back into the business to fulfil our social objectives.

As one of the largest housing groups in Greater London and the South East, we are a core part of our communities. Our scale and concentration of housing is key to achieving a higher quality of accommodation, and greater efficiency, flexibility, and stability. We will continue to improve the housing and lives of those in our communities, and to have a real impact by delivering our social purpose.

How social housing is helping to tackle worklessness

Circle Anglia and its partners have a variety of programmes to tackle worklessness in our communities. A recent addition to this programme of work is Circle 33's involvement with the Ways into Work programme in Hackney. Melanie Peake, Ways into Work Outreach Officer tells us more about the programme.

What is Ways into Work?

Ways into Work is a new programme in Hackney funded by the City Strategy Partnership. It is a partnership between all the RSLs working in Hackney as well as Hackney council and recruitment agencies, other job brokerage agencies and a host of support organisations. Nine housing providers (six RSLs) are involved and each of them employs a project worker.

What does your role involve?

Literally knocking on doors and approaching people on the street, at school gates or in local community facilities. Talking to them about why they are not in work and helping to remove barriers to work which include skills, child care and health issues. Working with them on a one to one basis finding out what they'd like to do, training they need, life skills they may require to be ready for work.

The role involves coaching, support and encouragement. Confidence is one of the biggest issue for many people who have not been in work for prolonged period. After an initial assessment and some 1:1 work I refer them to one of three agencies who specialise in different ways of working with people and different target groups.

fail because they are just about placing someone in any job so the cycle continues.

What are the biggest challenges to your role?

Many of my clients lead very chaotic lives. There are many missed appointments and patience is a must!



How long has the scheme been running and what are the results like?

The scheme has been running since March and so far 1,129 people are engaged in the programme with about 400 placed into employment.

How does it differ to other employment projects?

It is hands on and bespoke to clients. Many existing schemes

What do you think the government could do to help address this issue?

Many people believe they are better off on benefits. In reality many aren't. A communications campaign with real life case studies would help break down the myth many people have. I believe outreach projects such as Ways into Work would really help. My experience is that Job Centres are too busy and clients lacking in confidence have a difficult time.

Mole Valley helps residents in time of credit crisis



The credit crunch is hitting everyone and many of our residents are particularly vulnerable to job losses and increased living costs. As part of our financial inclusion strategy our aim is to ensure that every customer of Circle Anglia should be offered access to five basic financial services; advice, banking, credit, insurance and savings.

A whole range of activities are going on from increasing the amount of credit union facilities in our communities to money management workshops and advice/guidance.

Mole Valley our partner in Dorking has recently set up a Credit Union in partnership with local organisations. They also run financial inclusion and money management workshops for residents.



Partners news in brief:

South Anglia

Over the summer months, South Anglia Housing delivered services direct to customer's door-stops by introducing the door-stop challenge. Representatives' from South Anglia, as well as contractors went out into the local community to meet residents and discuss neighbourhood issues as well as do minor repairs at the same time. Residents were given information on local training providers, crime prevention and health issues.

Circle 33 celebrates 40 years

Over 150 Circle 33 residents attended a conference with a difference at the Emirates stadium to mark 40 years of Circle 33 services. The event was a mixture of fun for the kids in the youth zone but also an opportunity for residents to attend workshops such as a Making the Most of your Money, Aids and Adaptations and find out more about Shared Ownership. The main focus of the conference was to open up a wider dialogue with residents by giving plenty of time for feedback and for residents to learn more about Circle 33 services and tenant involvement.

Russet Homes

Has been working with the Children's Safety Education Foundation to distribute 'Respect - your life choice' books to all schools in the community. The books cover topics such as anti-social behaviour, bullying, smoking, alcohol and drugs misuse.

Roddons launches MOTs for houses

Every home owned by Roddons Housing Association is being given an MOT with minor repairs being carried out on the spot. The Home MOT service started in September and almost 4,000 homes will be visited during a three-year period. The Home MOT service also incorporates the handyman service which offers support with home tasks for the elderly and disabled. This does not replace the normal repairs service.

Invicta Telecare

Launched a new Healthy Living Focus Group to discuss ways to promote healthy living amongst staff and service users. Invicta Telecare provides housing support to around 2,200 service users throughout Kent as well the 24 hour Telecare and monitoring services it delivers to over 92,000 households across the country.

Preventing youth homelessness

Alone in London, is part of EPIC Trust, Circle Anglia's Care and Support partner. Their ethos is based on preventing youth homelessness through family meditation and schools awareness work. In the New Year, Alone in London will be launching a DVD that will be sent to all London schools. If you'd like to know more or get involved with launching the schools programme in your area, contact Aneesa Dawoojee email: aneesa.dawoojee@circleanglia.org



Community Cohesion wins gold for Old Ford

Old Ford won the prestigious 'Gold Award' from the Housing Corporation this year for its work in 'Building Cohesive Communities'.

The award recognises Old Ford's work to provide so much more than just bricks and mortar to residents. Facilities in Old Ford include a network of community centres rooted in the local area, a credit union and a purpose-built youth centre. These are open to all local residents, whether Old Ford tenants or not.

Old Ford actively promotes different races, cultures, faiths and ages sharing resources under one roof. Whilst a community can't be 'invented' - Old Ford works to create the conditions in which one can grow and thrive.

Old Ford has undertaken a programme of knowledge-sharing throughout the sector including conferences, seminars and a stand-alone website (www.ofhagoldaward.org.uk).

Early 2009 they will be hosting a series of open days and launching a 'best practice toolkit' in Spring 2009. If you would like to visit or find out more contact Dominic Curran on 020 7204 1539.



Workers on the Move

Wherry Housing Association has recently supported a report entitled "Workers on the Move".

Produced in conjunction with Anglia Ruskin University, King Street Housing Society and Keystone Development Trust for EEDA, the research draws on Wherry's experience of the large number of migrant workers in the East of England. The report reviews many of the key issues that migrants face when living and working in the eastern region with an emphasis on housing.



Mark Jones, Managing Director of Wherry Housing

Mark Jones, Managing Director of Wherry Housing says "The report highlights the challenges for local authorities and housing providers in the East region over coming years. It is a key piece of information that will dispel myths and present a more a balanced picture to reflect the contribution that migrant workers make to our economy. It will provide an evidence base that will help us build cohesive communities in the East of England." For a copy of the report visit contact Clare Brine, 0207 447 3035.

Circle Anglia Opinion

How will major growth projects be affected in the credit crunch?

For those of us who have been involved with the social housing sector for many years, we are watching with trepidation what happens over the coming months.

I think we see some trends emerging that will change the market forever and will give us time to reflect and learn from the frenzy of housing activity in the last few years.

It is inevitable that the number of players in the market will reduce. This may be through good news stories where mature organisations join others because of demonstrable synergies in culture and to increase efficiencies. But inevitably it will also be because some RPs and others will find the current market conditions too challenging.

I think everyone in the sector is in agreement that the current model to undertake regeneration schemes through increased density and cross subsidy from private sales is unlikely to return in the near future without the intervention of the Homes and Communities Agency (HCA). Here at Circle Anglia, we welcome the emphasis on "place" rather than "project" and the increased flexibility that the HCA are demonstrating to resolving what are difficult and unprecedented problems. The HCA have indicated that developments will be progressed through a 'single conversation' with all potential stakeholders including RPs, HCA, developers, contractors and residents. We welcome this approach. We also welcome the Tenant Services Authority (TSA) to the new landscape of regulation and look forward to commenting on its evolving policy and direction. The TSA has rightly emphasised the need to provide residents with good services but also needs to make sure that it

drives policy within the context of the economic challenges.

From a Circle Anglia growth perspective we are pleased that the future is looking bright. We are progressing towards the ballot for a stock transfer in London Borough of Merton in the Spring and in the final stages of procurement for the regeneration of Woodberry Down (one of the largest schemes in London). We are also in discussion with a couple of potential partners outside of our current geographical areas that are seeking to join the group because they see Circle Anglia as an organisation that can either add to their own plans for growth, able to bring efficiencies or are attracted by our unique governance model. This builds on the success of last year when we welcomed four new organisations into the Group - Russet, Mole Valley, Roddons RPs, and Invicta Telecare.

However, we also recognise that growth starts at home. An organisation cannot grow on a reputation that it is about to get and for this reason, our growth framework has at its core, the objective of providing our existing residents with excellent services.

We would be pleased to discuss opportunities for inorganic and organic growth with Local Authorities, RSLs, and ALMOs.



These can be on a nationwide basis. Our criteria is that the organisation is of a good cultural fit with ours and that benefits can be demonstrated for both parties.

If you'd like to discuss opportunities please contact me

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Contacts for further information, comment or support

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Viewpoint



Edition 1 - January 2009

Welcome to Circle Anglia Viewpoint. This is the first of our regular briefings to share some of our achievements and views with our key stakeholders.

Circle Anglia is one of the UK's leading providers of affordable housing. With a dedicated team of more than 1,600 staff, Circle Anglia manages more than 46,000 homes, including supported and sheltered housing, and services for more than 180,000 people across the UK. Our mission is to provide 'So Much More' to our residents, teams and wider stakeholders by providing great homes and reliable services, and building sustainable communities to improve people's life chances.

The Circle Anglia group includes 10 partners. Seven registered social landlords (RSLs):

South Anglia Housing, Wherry Housing Association, Old Ford Housing Association, Circle 33 Housing Trust, Roddons Housing Association and Russet Homes; two support and care partners: EPIC Trust and Invicta Telecare, as well as Commercial Services Circle Anglia for shared ownership, market rent and private sale properties.

In this edition you will read more about our new Resident and Service User panel, news on our Gold Award winning Community Cohesion work in Old Ford, find out how the group is protecting its financial situation and much more.



We would welcome your views or comments for future editions, please get in touch.

Best wishes,
Mark Rogers
Group Chief Executive

Circle Anglia welcomes new Residents and Service Users Panel (RASP)

Residents and Service Users are at the heart of everything we do. Locally we undertake extensive resident and service user consultation; including conferences, resident associations, resident involvement on individual RSL boards and much more to ensure that our customers can have a real voice in determining the services we provide for them.

As part of this commitment we set up RASP to bring the residents and service users voice to the core of Circle Anglia's business decision making. It serves as the

voice of residents and service users in the governance of Circle Anglia.

Two people have been chosen from each of our ten partners to sit on RASP. Quarterly meetings tie in with Circle Anglia's Strategy Board meetings and the scrutiny of Key Performance Indicators. RASP's remit is to feed in views from a resident's and service user's perspective.

RASP also oversees Resident Involvement across the group to ensure it not only reaches the regulatory standards (including



scrutinising the required statements of Residents and Service Users involvement and the annual impact assessments) but also that the voice of residents and service users is heard loudly and clearly everywhere across the group.

