

# Home Matters

AUTUMN 2016

[www.circle.org.uk](http://www.circle.org.uk)

## Get Online

Gain access to our digital support

## Do1Thing success

Regular savings lead to family's Disney dream

**Circle**  
Housing™

Enhancing Life Chances

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# WELCOME

to the Autumn issue of Home Matters.

Inside you can find out more about managing your money with our savers campaign, learn about the latest changes to benefits and discover how to join our credit union.

Whether you're already online or need help to go digital, we've linked up with Learn My Way to offer you the chance to improve your computer skills. So whether you want to learn how to look for a job, pay bills, shop online, or just keep in touch with friends on social media, we can help.

There's also a story from a Circle Voice member, who joined our digital forum to give his views about services and keep up to date with our news. Why not sign up yourself? See page 11 for how to be part of it.

Have a great Autumn!

## Wordsearch Winners

**The winners of the wordsearch competition are listed below. The missing word was SWIM.**

Mrs M Sowle, Bow.  
Mrs Leach, Tonbridge, Kent.  
Miss C Phillips, Luton, Bedfordshire.  
Mr Shoble, Mitcham, Surrey.  
Mr Shettle, Leatherhead, Surrey.



## Getting in touch

**Our contact centre is open on weekdays and when you call, there are options to pay your rent via our automated system or speak about something else to one of our dedicated team.**

We have made some changes to the way our contact centre works so when you ring us you may be presented with different options. We welcome any feedback to improve the service we offer to you.

Our staff have your information at their fingertips which helps us to deal with your call efficiently and reduce your waiting time.

As Mondays are our busiest day in the contact centre, calling us on another day where possible will mean that we don't have to keep you waiting.

Did you know that you can also report a repair via our website at [www.circle.org.uk](http://www.circle.org.uk) and clicking on the 'Report It' tab for your landlord?

When the contact centre is closed, we will only be able to deal with emergency calls. In the event of an emergency, we will send somebody to make your home safe as soon as we can. This does not mean that the full repair will be completed at this point - this follow up work may take up to 28 days.



**You can get in touch with our contact centre using the numbers on the back page.**



Follow us on facebook, search Circle Housing

## Merger update

Earlier this year we wrote to you to explain our proposals for merging with another housing provider, Affinity Sutton. In the summer edition of Home Matters we explained that following the customer consultation, the next stage was for these proposals to be considered by the boards of both organisations and be reviewed by our regulator, the Homes and Communities Agency (HCA).

We're pleased to let you know that the boards of both Affinity Sutton and Circle Housing Group have formally agreed to this merger. We have also been granted conditional regulatory approval by the HCA, therefore legal completion of the merger will now take place as soon as practically possible.

The merged organisation will have a new name – Clarion Group. This has been carefully selected to represent our scale and ambition to be a powerful force in housing and local communities. However the housing associations within the Group won't change immediately when we merge, so your landlord will continue to be known as Circle Housing.

**We believe that joining forces with Affinity Sutton will create a new, larger housing association that will:**

- Continue to play a major role in our communities through local decision making and close working relationships
- Provide more customer-focused services – easy to use, easy to access and more support for those who need it most
- Deliver 50,000 homes in the ten years from 2019 – focusing on homes for subsidised rent and low-cost home ownership
- Through a charitable foundation, become one of the country's biggest providers of employment services, supporting 4,000 people into work annually
- Help 200 young people into apprenticeships each year and support 15,000 children to make a better start in life.



## Changing our structure

In the last edition of Home Matters, we let you know that we are looking to simplify our governance structure, bringing our nine separate housing associations within Circle Housing Group into one single landlord which will be known as Circle Housing. By making these changes we aim to make faster decisions and deliver better services to you, as well as work more efficiently and save money.



We have been making significant progress with these changes. Following a consultation with residents the first two housing associations in the Group, Circle Housing Mercian and Circle Housing Wherry, have now successfully transferred into Circle Housing. This means that residents of all three of these landlords – previously named Circle Housing Circle 33, Circle Housing Mercian and Circle Housing Wherry – are now all residents of Circle Housing.

While our name and legal structure has changed, many of the things that we know are important to you remain the same, such as rent, service charges and your tenancy. We continue to have local teams, as well as continue with our local plans to make improvements to services locally. We have much more flexibility to invest in the areas that need it the most.

Our consultations with customers from Circle Housing Russet, Circle Housing Roddons, Circle Housing South Anglia, Circle Housing Mole Valley and Circle Housing Old Ford have now all drawn to a close. Consultation with customers of Circle Housing Merton Priory will be the last to take place. All customer feedback will be taken into account before any final decisions are made, and we are also currently consulting with local shareholders and other local stakeholders. Should these remaining proposals be approved, all nine housing associations should be joining the new Circle Housing by early 2017.

# Changes to child tax credits and universal credit from April 2017

As you may be aware, there have been several changes to the welfare benefit system in recent months. Another change is due to happen next April and we wanted to make you aware of it.

From April 2017, the amount of help you get through Child Tax Credit and Universal Credit will be capped for any third or additional children born after that time. This change does not affect your Child Benefit.

The change means, for example:

## NOW

If you have two children and receive £117.50 Child Tax Credit and £34.40 in Child Benefit and have a third child, at the moment your Child Tax Credit would rise to approximately £170 and Child Benefit to £48.10.

## FUTURE

Under the new system, if you had another child after March, the Child Tax Credit would stay capped at £117.50. Your child benefit would still increase to £48.10.

If you have more than two children already, then the money you receive would not decrease and you will be unaffected by the change. (Unless you have additional children, then the cap applies.)

If you have any queries visit [www.entitledto.co.uk/help/Benefit\\_Changes\\_April\\_2017](http://www.entitledto.co.uk/help/Benefit_Changes_April_2017) or contact your local income team.



## PLAN YOUR SAVING AND SPENDING...

With Christmas just around the corner, you might be worrying about money. That's where Circle Housing Money comes in. We're working in partnership with Leeds Credit Union. Whether you need to borrow cash for emergencies or want to put some aside for something special, Circle Housing Money is more flexible than the high street banks and far cheaper than a pay day lender.

It's easy to join and once you're a member you can start saving or borrow money at affordable rates. With easy access online or on the phone, Circle Housing Money is open for business no matter where you live.

Complete an application form online at [www.circlehousingmoney.org.uk](http://www.circlehousingmoney.org.uk) or call 0800 902 0021 which is free from mobiles and landlines.



**Money**  
In partnership with  
Leeds Credit Union

# DO1 THING

.org.uk



## Fairhall update

### Family trip to Disneyland? Big savings mean you can!

Last year, we followed Circle Housing family The Fairhalls through a journey of saving both energy and money as part of our Do1Thing campaign.

They made many changes from putting lids on saucepans when cooking, fitting draught excluders, recycling to reduce waste and switching energy suppliers. And the little savings certainly added up.

A year after the campaign ended, we caught up with the mum of the family Hannah Fairhall to see how things have changed...

**So how has it been since we last visited, have you slipped back into the old way of doing things?**

**Hannah Fairhall:** "Not at all. The changes we made have stuck. The children are great at sorting out the recycling and they understand that we have to act now to help the earth, otherwise we won't have a very good way of life in the future."

**What changes have made the biggest difference?**

**HF:** "Switching energy suppliers made a huge saving, and we have recently checked uSwitch again to ensure we are still on the best rate. Energy saving light bulbs are expensive but worth it in the long run as they last at least 10 years. We haven't had to change a single bulb in the last year. The draught proofing made a difference to the temperature in our home. Simple changes can really help to keep bills down."

**What about your habits, what do you do differently?**

**HF:** "I never used to put lids on saucepans but I always do now. And we sort out the recycling and the food waste."

**In the year of the campaign, you saved around £700. Has this led to you being able to afford anything you wouldn't have done before?**

**HF:** "Yes. This May we took the children to France for a week's holiday. On the way back we stopped for a day trip to Disneyland Paris. We've never taken the children, aged 9,7 and 2, abroad before and we all had a fantastic time."



## Feeling the pinch?

We're on a mission to help save you money and we're giving away loads of tips and advice to help save you money and energy.

Follow us on Facebook and  
Twitter for more information  
[@circlehousing](#)  
[#davesaves](#)

# Competition time



To win, tell us which word cannot be found in the grid below. Send your answer to:

Karen Rowley, Wordsearch Competition, Circle Housing, 6 Central Avenue, St Andrews Business Park, Norwich, Norfolk, NR7 0HR or email the answer and your details to [homematters@circle.org.uk](mailto:homematters@circle.org.uk)

The closing date is 25<sup>th</sup> November when five winners will be chosen.

Name:

Address:

Phone number:



One of these words cannot be found in the wordsearch grid:

- |              |           |
|--------------|-----------|
| savings      | piggybank |
| energy       | thrifty   |
| supermarkets | recycle   |
| deals        | pennies   |
| planner      | pinching  |
| budgeting    | vouchers  |

p e n n i e s l f h s c v  
 x t r e c y c l e z u w o  
 s r g o n i d e a l s e u  
 w u h s a v i n g s b a c  
 c k p t n g b e r w g p h  
 v l r e h m s r d a n l e  
 h e c d r l i g b k i a r  
 t f w a t m b y o p h n s  
 p q a r l c a t v x c n a  
 l t f p a o t r l t n e q  
 p i g g y b a n k a i r w  
 x l r d z v j u o e p h a  
 b t l t u t h r i f t y f  
 g d a o d h q b z i j s g

Missing word:

Win £25  
of Love2shop vouchers



# Circle Voice: Everyone's welcome in our digital forum

Not only is 81-year-old William Campbell an active member of his community, he is also computer savvy and one of our newest members of Circle Voice.

Mr Campbell has already started engaging with us by completing surveys online and is looking forward to getting more involved with Circle Voice.

The retired grandfather has taught himself to stay up to date with technology and owns digital devices including an iPhone and an iPad. He uses Facebook to stay in touch with his family and proves everyone can get online.

“Getting involved with the community keeps me going. I could just sit here like a vegetable and deteriorate or I could get out there and get involved, which really keeps me going and makes life worth living. I love being involved in the community and have tried to stay active since I retired at 70.

“I plan to use Circle Voice to stay up to date with all the news about Circle Housing.”

Mr Campbell is already planning the residents' Christmas party at his sheltered scheme. He has been a Circle Housing customer since his home transferred over in 2007 from Mole Valley District Council, and moved to sheltered accommodation five years ago after his wife passed away.

He has joined groups in the past including the Repairs and Maintenance Panel and Sheltered Housing Forum.

Mr Campbell proves that you can enjoy being part of our community on Circle Voice, which can be accessed on any device from the comfort of your home or on the move.

Circle Voice offers an online forum where you can complete polls and surveys, read the news about Circle Housing and join discussion forums on particular topics.

To register as a member of Circle Voice and receive updates first, visit [www.circlevoice.org.uk/joinup](http://www.circlevoice.org.uk/joinup)

For more details about help to get online, see page 14.

# Resolving complaints and improving services

Across all Circle Housing partners, we received 3,158 complaints between April 2015 and March 2016. This was more than 500 fewer complaints than the previous year.

Between April and June this year, complaints were 23% lower than the same period last year.

Complaints are used to understand common themes of dissatisfaction with our services and we also ask customers how satisfied they are. Your comments help us to shape services for the future.

Recent customer comments include: "I have no issues with Circle Housing at the moment; the service I am receiving is second to none."

82% of complaints in the last financial year were about our Repairs and Maintenance services. There were some big changes during that time. Some customers experienced a change to their reactive repairs contractor. We also made changes to our computer system to better share information with all our contractors to improve the repairs service. We still have work to do but our repairs service continues to make progress.

One customer recently gave the following feedback about the responsive repairs service: "I phoned up, made an appointment and they came the next day and it was done straight away."

In the first quarter of the last financial year, 66% of complaints were about our responsive repairs service. In the first quarter of this financial year, this had dropped to 53%.

Complaints about planned maintenance, such as window replacements or external redecoration, are also down from 10% to 5% when comparing the first quarter of this financial year with last year.

One customer said: "The work was carried out properly and was excellent. The workman was very polite."

We have seen an increase in complaints about our gas heating and hot water repairs service. In the first quarter of the last financial year, 6% of complaints related to this service. The first quarter of this year has seen this increase to 22%. Many of our customers will know that we changed our gas contractor in July, the changeover as one contract ends and a new one starts can result in some disruption to service. If you have concerns about any outstanding works to your gas heating or hot water, please contact us.



We know things still go wrong sometimes and we continue to focus on how we can improve services. There are a number of further changes under way including:

- Changing the way we manage complaints, moving towards a single dedicated team
- Developing a software package that will support the complaints process and provide more information to guide how we improve our services.

Finally, we have recently revised our Complaints Policy. The Panel Review Meeting at the second stage of our complaints process has been replaced by a review either by a single senior manager or a Complaints Panel. The review will include contact from the senior manager leading the review.

Our focus remains to work with customers to resolve issues as quickly as possible. The new policy is on our website, or you can contact us if you would like further information.

## Be online with us

**Did you know households that get online are making an average saving of £440 a year?**

We are developing a new Digital Inclusion service for you and your household members. We can support you to:

- Access computers and the internet
- Improve your digital skills, supporting you to stay in touch with friends and family, manage your money, look for work, prepare for Universal Credit and much more.

### How can we support you?

Circle Housing is a recognised UK Online Centre. You can access free online training today from your home through Learn My Way. Visit the website at [www.learnmyway.com](http://www.learnmyway.com)

To access free courses register today, by using the number on the opposite page for your area.

## Win an Amazon Fire tablet

For your chance to win one of three Amazon Fire tablets simply register with Learn My Way today and start a new learning journey.

Or alternatively contact your Digital Inclusion Officer to register for an IT course near you.

All entries must be received by Monday 7 November 2016.



Housing Provider	Centre Number	Digital Inclusion Officer
Circle Housing (formerly Circle Housing Wherry)	3457659	Jo Coxford <a href="mailto:getonline@circle.org.uk">getonline@circle.org.uk</a>
Circle Housing South Anglia	3457664	Text or call 07827 882802 or 0203 7844719
Circle Housing Roddons	3457663	
Circle Housing (formerly Circle Housing Mercian)	3457661	
Circle Housing Circle 33	3457660	Mirca Morera <a href="mailto:getonline@circle.org.uk">getonline@circle.org.uk</a>
Circle Housing Old Ford	3420765	Text or call 07876 390258 or 0203 784 3736
Circle Housing Merton Priory	3457662	Sheena Field <a href="mailto:getonline@circle.org.uk">getonline@circle.org.uk</a>
Circle Housing Russet	3456383	Text or call 07557 481895 or 0203 784 4038
Circle Housing Mole Valley	3457197	

**We are developing a programme of IT workshops which will include free local training courses in your area.**

For details about our digital support please contact your Digital Inclusion Officer today.



## Contact information

### Circle Housing (formerly Circle Housing Circle 33)

Tel 0300 500 8000

E: [customerservices@circle.org.uk](mailto:customerservices@circle.org.uk)

Website [www.circle.org.uk](http://www.circle.org.uk)

### Circle Housing (formerly Circle Housing Mercian)

Tel 0300 500 8000

E: [customerservices@circle.org.uk](mailto:customerservices@circle.org.uk)

Website [www.circle.org.uk](http://www.circle.org.uk)

### Circle Housing Merton Priory

Tel 0300 500 3000

E: [contactmph@circle.org.uk](mailto:contactmph@circle.org.uk)

Website [www.circle.org.uk/merton-priory](http://www.circle.org.uk/merton-priory)

### Circle Housing Mole Valley

Tel 0800 634 9876 or 0300 333 0001

E: [mvha.info@circle.org.uk](mailto:mvha.info@circle.org.uk)

Website [www.circle.org.uk/mole\\_valley](http://www.circle.org.uk/mole_valley)

### Circle Housing Old Ford

Tel 0800 073 0427 or 0300 500 1500

E: [old.ford@circle.org.uk](mailto:old.ford@circle.org.uk)

Website [www.circle.org.uk/old-ford](http://www.circle.org.uk/old-ford)

### Circle Housing Roddons

Tel 0800 111 6447 or 0300 333 6557

E: [roddonsenquiries@circle.org.uk](mailto:roddonsenquiries@circle.org.uk)

Website [www.circle.org.uk/roddons](http://www.circle.org.uk/roddons)

### Circle Housing Russet

Tel 0800 197 2880 or 0300 500 4444

E: [russet@circle.org.uk](mailto:russet@circle.org.uk)

Website [www.circle.org.uk/russet](http://www.circle.org.uk/russet)

### Circle Housing South Anglia

Tel 0300 333 8333 or 0800 694 0159

E: [southanglia.info@circle.org.uk](mailto:southanglia.info@circle.org.uk)

Website [www.circle.org.uk/south-anglia](http://www.circle.org.uk/south-anglia)

### Circle Housing (formerly Circle Housing Wherry)

Tel 0300 500 8000

E: [customerservices@circle.org.uk](mailto:customerservices@circle.org.uk)

Website [www.circle.org.uk](http://www.circle.org.uk)

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