



Welcome to our Spooktacular Halloween Edition

Boo! Welcome to the Halloween edition of our tenant newsletter. We're thrilled to bring you all the latest updates, exciting events and spooky fun this season.

First, we're delighted to introduce Ken Cullen, our new Tenant Engagement Coordinator! Ken's passion for building stronger communities makes him the perfect fit to lead Circle's Tenant Engagement activities.

In this edition, we also got an exclusive interview with one of our Tenant Advisory Group (TAG) members. Curious about what it's like to be a part of TAG? Find out firsthand how rewarding being involved is and how it makes a real difference.

And don't miss out on our Halloween Competition—two Smyths Toys vouchers are up for grabs! For the Best Costume and the Best-Decorated Home, it's time to get spooky and creative.

Plus, we've got loads of helpful tips and advice to keep you informed and inspired this season. So grab your broomstick and enjoy the Halloween fun!

Tenant Approved



Contacting Customer Services

If you ever find yourself with a **home emergency when it's gone past 5pm** and our offices are closed, you can still call our main office line or **053-9374832** to speak to our emergency out of hours services, Tunstall.

You will be asked to confirm your name, address and contact details for GDPR purposes. Please make sure you give them as much information as possible about the situation so it can be addressed as efficiently as possible.

Emergency situations would mainly be:

- An uncontrollable leak.
- Major damage to the home.
- Issues with heating or hot water.
- Loss of power (not due to an outage).
- Your home is unsecure.
- Anything that could cause harm or threat to a person.

Our out of hours services will give you guidance as to whether your call is classed as an emergency or not and will inform you of what will happen next.

Please remember for any emergency like a fire, a break in, anti-social behaviour or any form of illegal activity, you should first call the Gardai.

For loss water or electricity, please always check here for water or here for electricity to ensure there are no outages in your area.

You can find a useful video for reporting Out of Hours repairs [here](#)



welcome

Meet Ken Cullen

Tenant Engagement Coordinator

**WELCOME
TO
OUR
TEAM**

I am excited to join Circle VHA as the Tenant Engagement Coordinator, where I will be leading the tenant engagement initiatives and working closely with our tenant groups to foster strong relationships and ensure the voices of our tenants are heard and valued.

With a strong background within the housing sector, I have had the opportunity to work with various organisations and communities. I look forward to bringing that experience to Circle.

In addition to my housing experience, I have also worked in the healthcare sector, where I engaged with diverse communities and developed a deep understanding of their unique needs and challenges. I am committed to building inclusive and supportive environments and communities and look forward to continuing this work here at Circle. I am delighted to be part of an organisation that upholds such important values, and I am committed to contributing to Circle's mission of providing quality, and affordable housing for all.



Have an idea for an event you would like to have in your area? If you would like to get in touch or want to get involved with any of our tenant engagement opportunities, Ken would love to hear from you.

*Contact email
TES@circlevha.ie
and lets make
a difference together.*

Quality In Our Diversity Survey

In June we invited tenants to take part in a survey related to our Quality in our Diversity project. The survey was an opportunity for tenants to share their experiences, learnings and suggestions regarding diversity, racism and interculturalism. There was a brilliant response rate and we want to sincerely thank everyone who took the time to get involved and share their thoughts.

In the meantime, as part of the survey we had offered tenants the opportunity to be entered into a raffle to win a €250 One4All voucher, as a thank you for taking part. That raffle has now taken place and we are delighted to say that Caroline McNulty and Charlotte Flood are each the lucky winners of these vouchers!

We are hard at work analysing the survey results and will report back with further information on this as soon as we can.



**We will be arranging focus group sessions to discuss the results and would love for tenants to take part in these. If you think this is something you'd be interested in, please get in touch at
01 407 2110.**

Railway Court

In August 2024, Circle celebrated **the opening of Railway Court**, Dublin 1. Located on the former Liberty House site in Dublin's city centre, this development includes a mix of one, two and three-bedroom homes for social housing. This is Circle's first direct construction project and was a successful partnership with AIB.

Building on the site started in January 2023, was led by Monami Construction and Sean Harrington Architects and took just 18 months to complete. This is the first of two direct construction projects to be delivered by Circle in 2024.

Developed using innovative construction methods, the homes are designed to the highest specifications, achieving an 'A' energy rating. The scheme includes a play area, courtyard, and a new community facility.



Autumn

By Elizabeth Beatty

Acorns misty mornings and Autumn leaves of red and gold and yellow. Blown around my feet on an early Autumn morning

Frosty nights and a blue moon, sparkling stars and a velvet sky greet me in the evening and the fire crackles as the flames flicker and warm the night

I look at the dog and cat beside me on the floor, enjoying the fire and it makes me smile as the lie sleeping, a candle light up the room.

Evenings and days like these bring back memories of younger years and leave me feeling lonely and thinking of you and of what could have been one time.





Welcome

to Our Newest Tenants in Railway Court

In August, we were delighted to welcome our newest Circle VHA tenants to their new homes in Railway Court. This is a fantastic development that offers modern, comfortable living space in a prime location.

The move-in process went smoothly thanks to Philip, Liz and the rest of the teams, and we're thrilled to see our new tenants settling into their beautiful new homes. Railway Court is not just a place to live, but a community where residents can enjoy all that Dublin has to offer.

We wish all our new tenants a warm welcome and hope they feel at home in Railway Court. We are here to support you as you start this exciting new chapter, and we look forward to seeing the Railway Court community grow and thrive.




Family BudgetingHey there!



Being an adult means taking care of money stuff. If you have kids, it can get even trickier. Rent, food, bills, and activities can add up fast! But don't worry, we can all save a bit.

A family budget is like a map that shows where your money goes. It helps you see where you can save and reach your goals. It's not about being strict; it's about feeling in control. Plus, it's a great way to teach your kids about money.

Here's how to make a family budget:

1	2	3	4
			
<p>Figure out your income: Add up what you and your family earn each month</p>	<p>List your costs: Write down everything you spend on, like rent, food, and fun stuff.</p>	<p>See what's left: Subtract your costs from your income. If you have money left, you can save it or pay off debts.</p>	<p>Decide how to save: Choose what you want to save for, like a holiday or your kid's birthday.</p>

Budgeting isn't a one-time event; it's an ongoing process. To ensure your budget remains effective, make time to review it monthly. This allows you to:

- **Track progress:** See how well you're sticking to your budget and identify areas where you might be overspending.
- **Adjust for changes:** Life is full of surprises. Whether it's a job change, a new baby, or an unexpected expense, review your budget to make necessary adjustments.
- **Celebrate successes:** Acknowledge and reward yourself for sticking to your budget and achieving your financial goals.

Tips for Successful Budgeting:

- **Be realistic:** Set achievable goals and avoid unrealistic expectations.

- **Track your spending:** Use a budgeting app or spreadsheet to track your expenses and identify areas where you can cut back.

- **Automate savings:** Set up automatic transfers to your savings account to ensure you're saving consistently.

- **Involve the family:** Discuss your budget with your family members and involve them in setting and achieving financial goals.

- **Don't be afraid to ask for help:** If you're struggling with budgeting, don't hesitate to seek advice from a financial advisor or credit counsellor.

Remember, budgeting is about taking control of your finances and achieving your financial goals. With a little effort and consistency, you can create a budget that works for your family and helps you build a brighter financial future.





Tenant Satisfaction Surveys 2024

Your Input is Valuable to Circle - Thank You, and Please Continue to Take Part

Our tenant satisfaction surveys are still running on both a monthly and quarterly basis, and we continue to use this information to better understand where improvements can be made, and where we are performing well.

To see the survey results in detail, you can find our survey reports for each quarter of the year, within the 'About Us' section of our website, under 'Publications' (<https://circle.vha.ie/about-us/our-publications/>). Please have a look and let us know what you think!

As an example, some of our results for the first half of 2024 include the following:

Survey Question		2024
	Most tenants are satisfied with the overall services provided by Circle.	86%
	Almost nine out of ten tenants are satisfied with the quality of their home.	87%
	More than four-fifths of all tenants are satisfied that Circle listens to their views and acts upon them	81%
	The majority of tenants were are satisfied that Circle are easy to deal with	89%



The feedback you are providing us through these surveys is vitally important and is something we are listening to and taking on board. Our teams are making definite plans for service improvements as a direct result of your feedback. Some of these include:

- Improved call-flows to ensure tenants are getting all the information they need when they phone us about a service.
- Updating our website with more information and resources about rent payments.
- Introducing an improved method of recording information about estates and schemes, to ensure a smoother handover between staff.

As the surveys continue, we would encourage all tenants, if they are happy to do so, to please take part.

If you have call display on your phone, the call display will show a UK number with a Brighton area code (**00441273 093939**). We would encourage you to save this number to your phone so you recognise Acuity when they call. There is no cost to you for accepting this call.

Satisfaction Q1-2 2024

Listening and Acting

81%

Overall Services

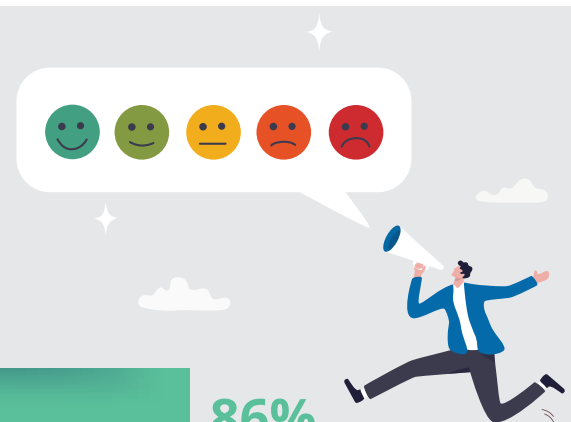
86%

Quality of the Home

87%

Easy to Deal With

89%



Interview with

Tenant Advisory Group (TAG) Member,

Lorraine Gorman



What first inspired you to join TAG, was it a particular issue, or were you just curious to see what it was all about?

I'd like to say it was one particular issue, but looking back it was a multitude of issues that all came together. I had recently signed up with Circle housing not long after my marriage broke down and while I was signing the paperwork my housing officer mentioned TAG and when she was telling me about it. It reminded me of where I grew up, which was a council estate with great community spirit and participation from the estate of all ages, so I wanted to give back as it sounded like it could grow and be a big community spirit with Circle. Also when I signed up with Circle we were coming towards the end of covid and I just wanted to get my teeth into something that was not involved with the four walls in my home, but to be honest probably the big part of me was curious to see what it was like and did it have the potential to grow the way I envisioned in my head when it was pitched to me.

If you could describe your experience with TAG in three words, what would they be and why?

Educational - not only have I learned so much about the working of Circle, but I have also attended training courses to assist with the journey of TAG. This opportunity to learn more I could never have experienced if I had not joined TAG.

Interesting - From the first meeting on zoom I was hooked by the friendliness and the banter that was there from the start and even though I didn't know

exactly what was happening after the second or third meeting, we all seemed to be up to speed and making headway and changes for all tenants.

Rewarding - looking at how far TAG has come since it was established is amazing. You don't realise what TAG has achieved until you look back at what we did. I have also had the opportunity to give a few talks on behalf of TAG and never in a million years would I have had the courage at public speaking until TAG. I have noticed my confidence has grown along with the courage to do new things and it started with joining TAG.

Can you share a memorable or funny moment from your time working with TAG

My memorable moment that will stay with me for years to come is when myself and fellow TAG member David were asked to participate and give a talk to the first ever all Ireland Tenant Engagement Conference. For me this was a wow moment as there was over 400 people from all over Ireland in attendance. But the day itself was very informative and also got to meet other tenants from different housing bodies across Ireland.

What is the one piece of advice you would give to someone who is thinking about getting involved with TAG or any one of our other 14 opportunities?

Definitely do it. All the tenants and staff are a pleasure to work with and there is great satisfaction from giving your time to this as you see the changes that you contributed too, but also feel a part of it.

Give it a try as you will be pleasantly surprised and if it does not interest you there is plenty to choose from that would.

How has being part of TAG impacted your view on tenant issues or your community involvement?

It opened my eyes to what actually happens from a tenant's perspective and also from the Circle housing side. As I've seen many changes that have happened over the years that has made a change to tenants for the better.

Which of the 14 tenant opportunities do you think every tenant should try at least once?

It depends on each individual as everyone is different and their life commitments may restrict them from doing anything long-term, but I'd definitely say try a focus group to begin with, as it will give you a taste of what is involved and also it gives the experience at a starting level and to understand what is involved.

What is something about TAG or any of the other opportunities that might surprise people?

That you are listened to and heard. As a tenant your voice is the most important as you have the lived experience which is most valuable contribution that you can give.

I also get a sense of pride knowing that what we do makes a difference and shapes the future for tenants.

In your opinion, what is the biggest benefit of joining a group like TAG or participating in one of our many opportunities?

The biggest benefit for me personally is it helped grow my confidence but also gives me a sense of belonging knowing that taking part and contributing makes a difference. While also giving the insight on how the whole Circle/tenant works as a whole together.

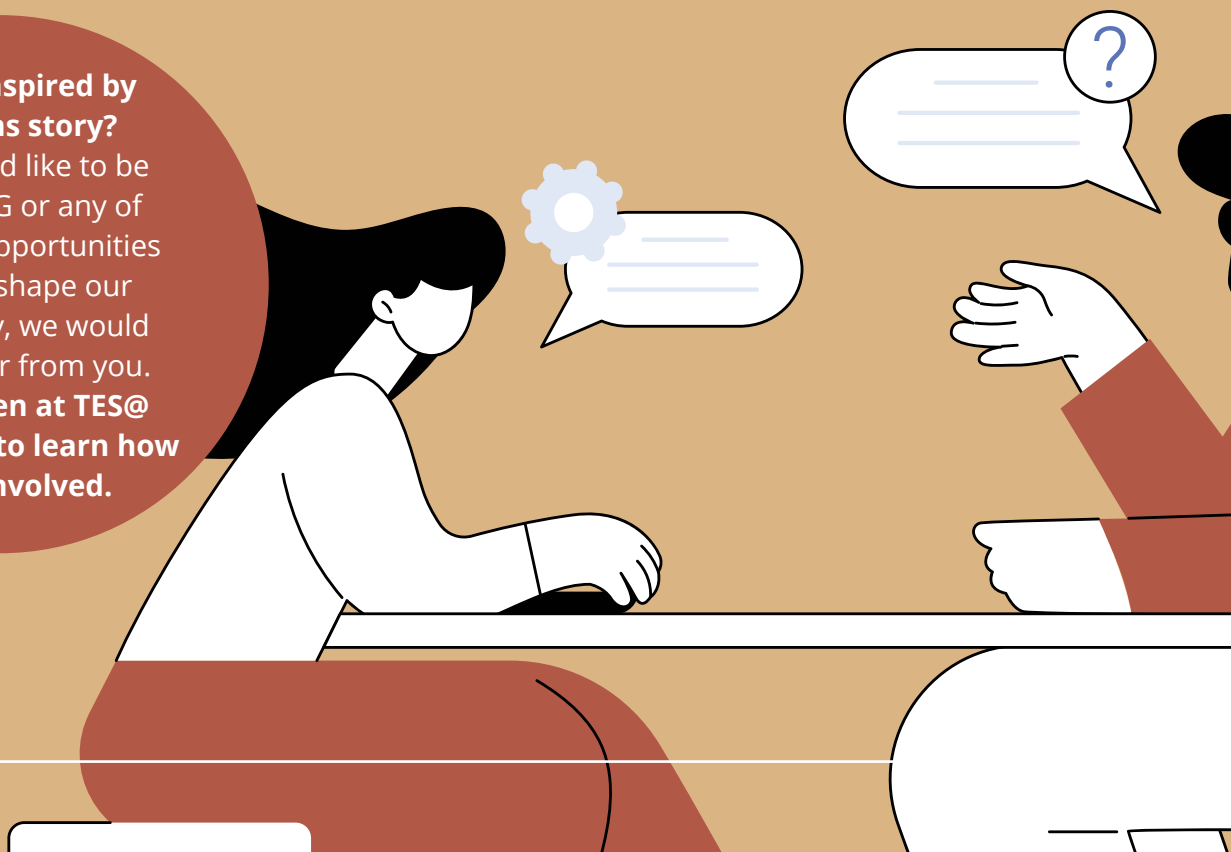
Finally, what has been the most rewarding part of your journey with TAG, and how has it affected your experience as a tenant?

Oh, wow this is hard to pinpoint. I wouldn't say it was one thing, I'd say it was the whole experience and the opportunities that I have received along the way. We have had a roller coaster of a ride with TAG we have had some really great highs and a few bumps along the way. The tenants that are on TAG are all completely different, each with different personalities and different life experiences whose opinions matter, and as a group it gels really well and the banter and laughs are all there too, which makes a huge difference and a great balance to the group.

Feeling inspired by Lorrains story?

If you would like to be part of TAG or any of our other opportunities and help shape our community, we would love to hear from you.

Contact Ken at TES@circlevha.ie to learn how to get involved.





Winter Sun Safety:

Why You Should Cover Up All Year Round

Elrey Janolino, cANP Dermatology – Skin Cancer, is a dedicated professional in the Dermatology Department at St. James Hospital, Dublin. With a focus on skin cancer prevention and treatment, Elrey is committed to raising awareness about the risks of UV radiation and the importance of protective measures. Here is his advice on why you should use sunscreen.

Sun and Skin Cancer: #SunSmart and Effective Prevention

Skin cancer is the most common form of cancer in Ireland. According to the National Cancer Registry Ireland (NCRI), 13000 cases were diagnosed in 2022, it is projected that this number will double by 2045 which is very alarming.

Skin cancer can be caused by exposure to harmful ultraviolet (UV) radiation from the sun and repeated incidence of sun burn. People with pale skin, red/blond hair and blue/green eyes the typical “Celtic Irish skin” can be more at risk. Prolonged and unprotected exposure to UV radiation, whether from the sun or artificial sources like tanning beds, is the main causes of skin cancer.

Symptoms of Skin Cancer may include:

- New growth of lesions that do not heal,
- A change in the size, shape or colour of a mole
- A lesion that is itchy tender or painful
- A spot that bleeds easily and a lump under the skin
- Also, people who work outdoors or have outdoor hobbies/sports, like golf are more at risk of developing skin damage and cancer.

Prevention – How to avoid getting skin cancer

The #SunSmart campaign run by the HSE had been ongoing for the last 5 years and has proven to be the most effective campaign to educate the public about the dangers of sun damage. The goal of the SunSmart campaign is increased awareness and adoption of skin cancer preventative behaviours and reverse the rising incidence of skin cancer in Ireland.



1. Cover Up: Wear protective clothing that covers the body, arms, legs, and other exposed areas. Use sun-protective accessories: dark sunglasses, wide brimmed hats, umbrellas, sun-protective sleeves, or gloves to shield vulnerable skin areas from direct sun exposure.

2. Apply Sunscreen: Use broad-spectrum sunscreen that protects against both UVA and UVB radiation with a Sun Protection Factor (SPF) of 30 or higher. Apply generously on all exposed skin including face, neck, hands, and feet; and reapply sunscreen every two hours, or more frequently if swimming or sweating excessively.

3. Seek Shade: Seek shade as much as possible when outdoors especially during the peak sun hours. This can help reduce your overall UV exposure and lower the risk of skin cancer.

4. Avoid Tanning Beds: Tanning beds emit harmful UV radiation increasing the risk of skin cancer. It is best to avoid using tanning beds altogether.

5. Check Your Skin Regularly: Perform self-examinations in a regular basis for any new moles, growths, or changes to existing moles. Consult your GP if you notice any suspicious skin changes promptly for a thorough evaluation.



Tenant Event in Castletroy 'International Neighbours Day'

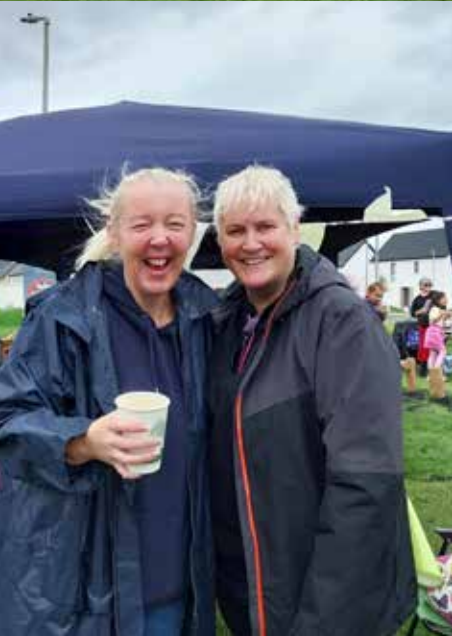
In August we had a fantastic event in Castletroy, Limerick to celebrate International Neighbours Day. This event was organised in partnership with Limerick County Council, Mid-West Simon and our Circle VHA Tenancy Services Officers, Helena and Cónan. We were also joined by members of the community Gardai.

The event was a great success, with over 50 tenants coming together to enjoy the day. It was truly a celebration of community spirit, with tenants cooking and sharing dishes from their home countries. The

food was delicious, and it was wonderful to taste the variety of flavours from around the world.

In addition to the food, we had music and games for the kids, which everyone enjoyed. It was a day full of laughter, fun and new friendships. Events like this are a great way to bring people together and strengthen our community.

Thank you to everyone who attended and helped make the day so special. We look forward to many more events like this in the future.



Have you completed your **Confidential Income Statement** for your Annual Rent Review?



Where your rent charge is a differential rent, this is calculated based on your household income. Depending on where you live and who owns your home, the rent is based on either the local authority or Circle VHA's rent policy.

If you experience a change in household makeup and income (either increase or decrease) you must apply to have your rent re-assessed. You will need to provide documents that give evidence to support any changes.

Why is it important to have your rent reviewed?

Rent reviews ensure that your rent is always charge at the correct level. This means that your rent goes down when your household income goes down and your rent goes up when your household income goes up.

Rent reviews must be done at least once a year to be in line with your tenancy agreement.

Consequences of not having your rent reviewed

As the tenant, it is your responsibility to provide full and accurate household and income details. If you do not provide sufficient details to allow rent to be calculated, a penalty charge of €25.00 per week may be added to rent each week until the information required is submitted. Where rent is based on a local authority differential rent policy, the local authority penalty may be applied.

Any consequential rent change may be backdated. Tenants should be aware that any documentation which is submitted late or in cases of undeclared income, any increase or decrease in rent will be backdated.

What must you do?

We ask annually that tenant(s) complete a Confidential Income Statement form (CIS) and submit this, with proof of household income for every adult member of their family, by 31st January each year.

RENT
REVIEWED
ANNUALLY



PENALTY
CHARGED

€25

RENT
INCREASE OR
DECREASE



You can download and complete the CIS form on our [website](#) and upload all supporting documents or email complete documents to rent@circlevha.ie.



Smoke Alarm



Carbon Monoxide Alarm



Fire Blanket

Home Safety Checks

Karen Dowling and Michael Gilvarry.

Most of us don't think of our home as potentially hazardous to our safety and wellbeing.

However, there are some simple practices which can be implemented that could save your life or that of your loved ones someday.

The below checklist will help you look for and eliminate potential hazards around the home.

1. Smoke Alarms.

A working smoke alarm buys you time by alerting you to the presence of smoke. This gives you a chance to escape from injury and potentially death.

If your home catches fire, the smell of smoke will not wake you up. Inhaling smoke and other toxic gases can put you in a deeper sleep.

Smoke alarms should be present between the sleeping areas and the kitchen and living rooms and should be tested regularly to ensure they are in working order.

Every smoke alarm is fitted with a test button which when pressed with sound an alarm – this indicates the alarm is working.

It is also important to change the battery in your smoke alarm when required.

If you find your smoke alarm beeping intermittently, this is an indication that the battery needs to be replaced.

If you have any concerns about the smoke alarms in your home, you should contact our repairs team immediately.

2. Carbon monoxide alarms

Carbon monoxide is a poisonous gas that has no smell or taste. Breathing it in can cause sickness and even death.

Carbon monoxide poisoning is a risk in homes open fires or gas/oil boilers.

If you have an open fire or gas/oil boiler in your home, you should have a carbon monoxide alarm.

This alarm can be tested in the same way you would test a smoke alarm.

Every carbon monoxide alarm is fitted with a test button which when pressed with sound an alarm – this indicates the alarm is working and this should be checked regularly.

You can prevent the risk of carbon monoxide poisoning by carrying out a few simple steps.

- Making sure flues and chimneys are cleaned regularly.
- Making sure your gas boiler is serviced annually.
- Testing your CO alarm regularly.
- Making sure your home is well ventilated, and wall vents are not blocked.

What to do if you suspect a leak

If your carbon monoxide alarm sounds or you suspect a leak:

- Stop using all appliances and switch them off.
- Open doors and windows to ventilate the property.
- Go outside into fresh air immediately.
- Stay calm and avoid raising your heart rate.
- **Call the Gas Networks emergency line - 0800 300 363 to report the incident.**
- Do not go back into the property - wait for advice from the emergency services.

3. Fire Blanket

Fire blankets are fire-resistant sheets of material that you can use to cover a fire to cut its supply of oxygen or wrap around a person whose clothes are on fire.

They should be mounted on the wall in your kitchen within easy reach.

How To Use a Fire Blanket

- Turn off the heat source if it is safe to do so.
- Pull the tapes to release the fire blanket from its box.
- Hold the blanket in a shield position and, if possible, wrap the blanket around your hands for protection.
- Place the fire blanket over the fire to smother the blaze.
- Leave it to cool completely and ensure the fire is fully extinguished, with no chance of it reigniting.
- If the flames are larger than the blanket itself, do not attempt to put it out yourself. Instead head somewhere safe and call the fire service.

Watch one of these you tube videos to become familiar with using a fire blanket



Anyone Fancy Some Rewards?

Did you know that **ESB networks** have a programme where you can **earn vouchers by altering your electricity usage habits?**

The **'Is this a good time'** programme is a reward programme where you can earn vouchers for everyday stores such as Tesco, Boots and many others for making changes to your electricity usage.

This is not only a good way to earn money, but it also helps you learn about electricity usage, its effect on the national grid and how usage can contribute to a cleaner and greener environment.

Joining up is easy, all you need is your MPRN number and no, you don't have to have a smart meter to take part.

A full explanation of the programme is available on the ESB networks website here-

<https://www.esbnetworks.ie/who-we-are/beat-the-peak/is-this-a-good-time-to-get-rewarded>

Alternatively, if you would like to speak to them directly you can as they have a dedicated programme team which can be contacted on **1800 372 757 or at engagement@esbnetworks.ie**



Deerpark Clean-up Day

Tenants in **Deerpark** recently got together to do a clean-up day in their estate. Organized by our TSO Sophie, around 50 tenants came together to help clean up the area, making it a fun and productive day for everyone involved.

With the help of South Dublin County Council, who provided the brushes and bin bags, they gave the

neighborhood a fresh look. Also, local Fianna Fail councilors and the community representative from South Dublin County Council were present.

This event was a wonderful opportunity for tenants to come together, meet new neighbors and take pride in their community. A big thank you to everyone who took part, your hard work made a real difference.



Looking forward to more events like this in the future.





HALLOWEEN

Spooktacular Competition

Calling all ghosts, goblins, and ghouls! It's time to show off your creative side in our Halloween Competition. We've got two €50 Smyths Toys vouchers up for grabs!

We're looking for the best costume — whether you're a witch, superhero, or friendly monster, we want to see your best spooky costume.

Best decorated home, turn your home into a haunted masterpiece!

Show us your pumpkins, spider webs or spooky lights.

How to enter: Snap a picture of your costume or your haunted house and email it to us at tes@circlevha.ie

The winners will be announced on our tenant portal

Don't be afraid to have a wicked good time — we can't wait to see what you've got!

