



VOLUNTARY
HOUSING
ASSOCIATION

Hello Everyone



Welcome to the first Circle newsletter of 2026.

We hope you had a safe and peaceful festive season, and we want to thank all tenants for your support, patience and cooperation throughout the past year.

Over the past few months, many of you have taken part in Halloween activities, planting consultations, coffee mornings, and Christmas events across different schemes. These gatherings may seem small, but they play a big part in helping neighbours meet, share ideas and feel connected to where they live. Thank you to everyone who got involved or took the time to give feedback.

In this newsletter, we share updates from recent events, including our Christmas movie day and the family ice-skating passes offered to tenants in Waterford, Cork and Limerick. You will also find important information about social welfare changes taking effect from January 2026, community news, and a look at some of the projects you helped shape last year.

As we start a new year, our focus remains the same: good communication, building strong communities, and listening to you, our tenants. We will continue building on your feedback through the Tenant Communication and Engagement Strategy. This includes more local activities, more chances to share your views, and more transparent communication about what is happening across Circle.

Thank you again for being part of the Circle community. We look forward to working with you throughout 2026 and supporting you in any way we can.

Warm wishes,

The Tenant Engagement Team



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Circle recognised at national housing and tenant engagement events

Circle recently attended two important events: the ICSH Community Housing Awards 2025 and the Supporting Communities All Ireland Tenant Engagement Conference. At both events, Circle received national recognition for our work in housing and tenant engagement.

ICSH Community Housing Awards 2025

Our new development, Richmond Place in Inchicore, Dublin 8, received two significant awards:

- Overall Winner
- Winner of the **'Large Regeneration Project'** category

Richmond Place is a Housing with Supports scheme for older people. It has 52 modern homes as well as shared spaces and on-site supports to help tenants live independently. These awards recognise the quality of the homes and the strong partnership behind the development.

One tenant said about living in Richmond Place

"I am very happy here living in Richmond Place, the staff at Circle are so very helpful."

These awards are a positive reflection of the work done by Circle staff, our partners, and the tenants who have made Richmond Place such a welcoming community.

Supporting Communities All Ireland Tenant Engagement Conference

Circle also took part in the Supporting Communities All Ireland Tenant Engagement Conference in Belfast, Northern Ireland. This conference brought together tenants, housing organisations and community leaders from across the island of Ireland.

During the conference, Circle shared our work on:

- Co-designing the new Anti-Social Behaviour Policy with tenants
- The 'Quality in Our Diversity' project
- Our new Tenant Communication and Engagement Strategy 2025–2027

Circle received a highly commended award in the Working in Partnership category for our engagement strategy. Our Tenant Engagement Coordinator, Ken Cullen, was also recognised for his practical, people-focused approach to communication and tenant involvement.

The conference highlighted the importance of listening to tenants and involving them in decisions that affect their homes and communities. This is a core part of how Circle works every day.

As we move into the new year, we will continue building strong relationships with tenants and supporting local communities. Thank you to everyone who takes part, gives feedback, or works with us, your voice helps shape the future of Circle.



Meet Caoimhe

Our New Housing Practice
and Lettings Officer



We're pleased to welcome Caoimhe, who recently joined Circle as our new Housing Practice and Lettings Officer in the Housing Performance Team. We caught up with Caoimhe and asked her five questions.

Who are you and what's your role at Circle?

My name is Caoimhe and I'm the Housing Practice and Lettings Officer. I work in Housing Performance. My role focuses on making sure the way things are done follows best practice and supports tenants' needs. I also work with local authorities to allocate homes to tenants.



How do you help tenants in your job?

My role supports tenants by making sure housing services run efficiently and fairly, alongside with the Housing Performance Coordinator. I help improve policies, processes, and staff training so tenants receive consistent, timely, and high-quality support. I also help tenants by making sure allocations are carried out transparently and in line with policy.

What's one quick tip for tenants this season?

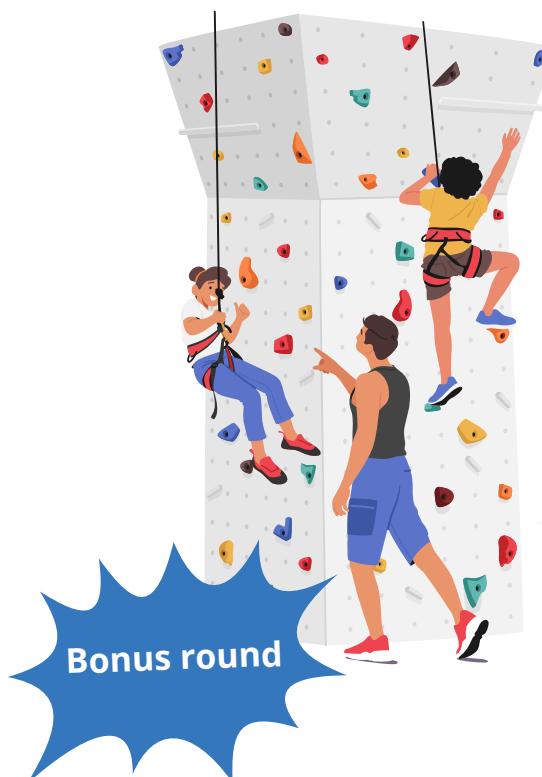
If possible, make sure to be active even just ten minutes of light exercise can boost your mood and energy by releasing endorphins, improve heart health, improve your mood and more. In this weather it can be hard to get out into the cold, so light movements such as stretching while watching TV makes all the difference!

Where might tenants see you or speak to you?

As I'm only new to Circle I'm hoping to get on the road to upcoming tenant events, so hopefully I'll get to meet you there! You might also see me if you're ever in our offices.

Tell us one thing about yourself

I am an avid rock climber and used to be an instructor. I love how rock climbing is a very mindful sport, it allows me to reconnect my body and mind. With how fast paced life can get I find it is very important to step back when you can and focus on yourself. For me that's rock climbing (weather dependent!)



If you could have one superpower for a day at work, what would it be and why?

I'd love to be able to levitate, that way I wouldn't have to worry about falling into the water when I'm paddle boarding or falling when rock climbing I can just float across the water and float up the side of the mountain!

Have Your Details Changed? Please Let Us Know!

We're asking all tenants to take a moment to make sure their contact details are up to date with us.

If your phone number, email address, household members, next of kin, or emergency contact details have changed recently, or if you just want to make sure, we have the correct information, please let us know.

Having the right information helps us to:

- Get in touch quickly if there's an urgent issue or emergency.
- Ensure we can contact someone on your behalf if needed.
- Keep your tenancy and household records accurate.
- Make sure you don't miss important updates about your home or community.
- Updating your details is quick and easy, just email **tenancy.officer@circlevha.ie** or call **014072110** with your new information.

Thank you for helping us keep our records up to date and ensuring we can support you when it matters most.

Keeping your rent in credit

Did you know that your rent account should stay in credit each week or month? Being in credit means your rent is paid ahead, not behind.



Keeping your account in credit has a few real benefits:



It helps you avoid stress.

If something unexpected happens, for example, a late payment, a short week at work, or a delay with a social welfare payment, your credit balance can cover you, which could stop your account from falling into arrears.



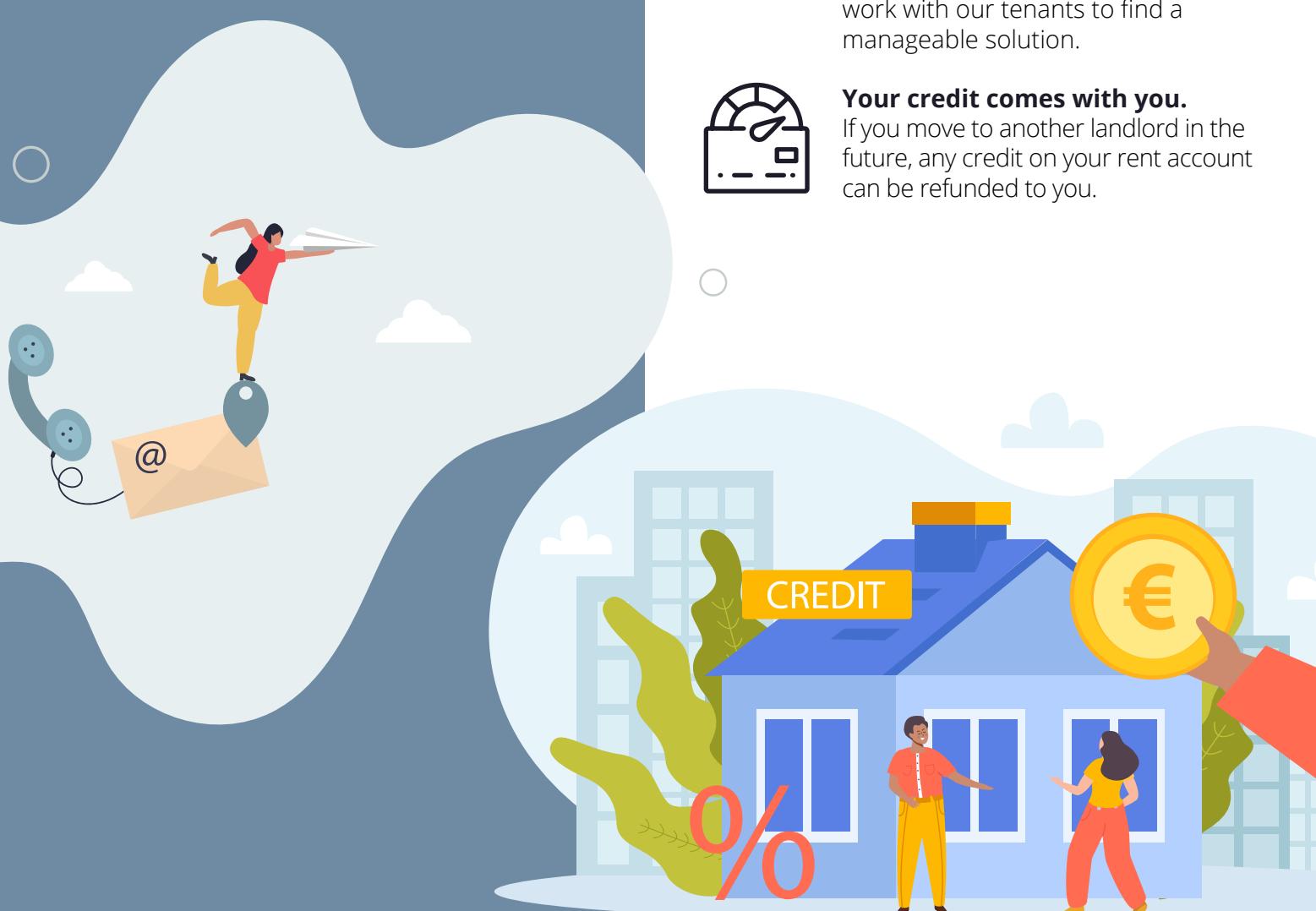
We can support you if you fall behind.

If your account does go into arrears, we will be in touch to see how we can help. Most tenants clear arrears through a simple payment plan that fits their budget. We will always work with our tenants to find a manageable solution.



Your credit comes with you.

If you move to another landlord in the future, any credit on your rent account can be refunded to you.



Did you know?

Social welfare changes from January 2026

A few helpful changes came in from January 2026 that may support you or your family:



Weekly payments increased

Most weekly social welfare payments (including pensions and jobseekers) **went up by €10 per week**.



Extra support for children

- Payments for children under 12 **increased by €8 per week**.
- Payments for children 12 and over **increased by €16 per week**.
- The Domiciliary Care Allowance also **increased to €380 per month**.



More support for carers

Carer's Allowance **increased by €10 per week**.



Working Family Payment changes

The income limit for the Working Family Payment **increased by €60 per week**, so more families may now qualify.



Fuel Allowance update

Fuel Allowance **increased to €38 per week**. People on the Working Family Payment will qualify from March 2026, with payments backdated to January.



A small weekly credit makes a big difference.

Even keeping a small credit on your account, for example €5–€10, could give you peace of mind if anything should happen.

If you'd like advice on your rent account or are having difficulty keeping up with payments, **please get in touch with the Income Team 01 407 2110**.

We're here to help



Cost Rental Factsheet

You may have heard us mentioning the term '**cost rental housing**' in previous editions and wondered, "what's that?". This piece gives some more detailed information on what cost rental is, who can apply and how it works!

What is cost rental?

Cost rental is a **long-term, secure** rental tenancy where rent is based purely on the cost of building, managing, and maintaining the homes, not on market-rate profit.



Who is the target tenant group?

Cost rental is aimed at households who earn too much for social housing, are not currently in receipt of social housing support and struggle to afford private renting.

Who is eligible?

Applicants must:

- Have a **net household income** below the threshold for the area.
- **Not** be in receipt of **social housing supports**, including HAP or RAS.
- **Not own a property.**
- Be able to **afford to pay** the rent for the home.
- Have a **household size** which is **suitable** for the property.
- Have a household where **all members are living in Ireland** at the time of applying.

What are the income limits to be eligible?

Net household income (your take-home pay after tax) must be **below €66,000** for homes in Dublin and **below €59,000** for everywhere else in Ireland. Affordability is also assessed - your rent must not exceed 35% of your net household income.

Where can I find information on cost rental schemes?

When cost rental homes become available, they are **advertised online**. Circle's schemes can be found on our website: <https://circlevha.ie/cost-rental/>, but you can also find a list of other providers and details of their upcoming schemes on <https://affordablehomes.ie/cost-rental/about/>

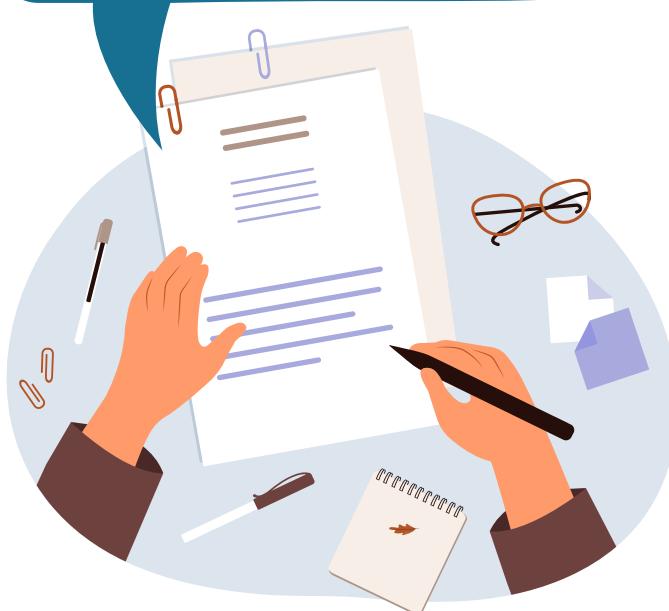


How do I apply for a cost rental home?

When applying to Circle for a cost rental home, you must **register your interest online** via our website. Our website will bring you to **Keyholder.ie**, this is a third-party website we use to gather applications. Applications are typically accepted for one week from the date of opening.

How do I fill out an application form?

You will need to create a profile for **Keyholder.ie**. Once on keyholder you must fill out a **self-declaration** providing information on your **household size, income and contact information**. Based on the information provided Keyholder will advise whether your application is eligible or not. If your application is eligible, you'll be placed into the lottery.



What do I do if I get drawn from the lottery?

If you're drawn from the lottery, it **does not guarantee a home**, it means you've moved onto the next stage of the application process. If you're drawn you will receive an email requesting that you submit supporting documents as evidence that you are eligible for cost rental housing. Applicants will have 48 hours to upload all necessary documents. Please see our website for a full list of documents required and accepted: <https://circlevha.ie/cost-rental/>

Do you offer a waiting list?

We don't use a waiting list for cost rental homes. Instead, every scheme has its own lottery. We keep the names from that lottery for a select period, when a home becomes available, we contact the applicant next in the lottery. If the lottery has expired, we open applications again, so everyone has a fair chance to apply.

Where does Circle have cost rental housing?

Circle currently has cost rental homes in Dublin, Limerick and our most recent scheme in Bray, Co. Wicklow. For more information on cost rental please visit our website: <https://circlevha.ie/cost-rental>

What is the lottery?

All applicants **who meet the self-declared eligibility criteria** are entered into a lottery on the date of applications closing. The system then selects applicants at random to create a list of randomised placements. This is designed to keep the process fair and unbiased.



Help Us Improve How We Communicate With You



We're setting up a small tenant group to look at the findings from our recent Communications Preferences Survey. The group will meet online a few times in early 2026 to help shape how Circle communicates with tenants.

Interested in getting involved?

Email us at tes@circlevha.ie to put your name forward or to find out more.

Your voice will help us build **clearer, more tenant-focused** communications.

Celebrating Culture and Community



Nigeria's 65th Independence Day

On 1st October, Circle marked Nigeria's 65th Independence Day. Nigeria is one of the world's most diverse countries, with hundreds of languages and ethnic groups. Staff shared photos, traditions, and memories of parades, music, colourful clothing and classic dishes like jollof rice. Sharing these celebrations helps us learn more about each other and strengthens understanding across our teams.



Diwali – Festival of Lights

On 20th October, colleagues Richa, Shubham and Abhinav helped us celebrate Diwali, a festival symbolising light, hope and new beginnings. They shared traditions such as lighting diyas, creating rangoli, exchanging sweets like Kaju Katli, and the four-day rituals from Dhanteras to Bhai Dooj. Their stories reminded us that Diwali is not only about lights and treats, but also family, renewal and togetherness.

Black History Month

October also marked Black History Month, where the Quality in Our Diversity team highlighted the achievements and experiences of the African diaspora in Ireland. We recognised inspiring figures such as Paul McGrath, Linda Djougang, Rhasidat Adeleke, Ebun Joseph and Christine Buckley.

A powerful part of the month was a personal story from our colleague Comfort, who shared her experience of moving to Ireland and adapting to a new culture. Her reflection highlighted the importance of empathy, understanding and creating spaces where everyone feels valued.

Poland's Independence Day

On 11th November, we celebrated Poland's National Independence Day. Agata from our team shared memories from Poznań, including the tradition of enjoying Rogale Marcinskie, St Martin's almond and poppy seed croissants made especially for the day. Her story offered a lovely insight into Polish pride, resilience and local culture.



Quality in Our Diversity, Inquiry Stage Complete

We are pleased to confirm that the Inquiry stage of the Quality in Our Diversity project is now complete. Across Circle, Clúid and Respond, more than 4,000 tenants and staff took part through surveys and focus groups, all facilitated independently to ensure open, honest conversations.

Thank you to everyone who shared their experiences. Your voices will shape the next steps of the project, and we look forward to sharing the findings soon as we continue working toward more inclusive and welcoming communities.



A look back at recent activities across our communities

Over the past few months, tenants across Circle's schemes have taken part in a range of seasonal activities, small gatherings and local projects. These events are an important way for neighbours to meet, share ideas and build a stronger sense of community.

Halloween fun and creativity

We had a great response to our pumpkin carving competition. It was great to see so many of you get involved. The entries showed real imagination, from spooky faces to funny designs.

Well done to all our winners.

In Richmond Place, Inchicore, Dublin 8, tenants enjoyed their first Halloween party as a community. There was fancy dress, music, and plenty of treats. Many said they enjoyed meeting their neighbours in a relaxed, welcoming setting.

There was also a small Halloween activity in Knightswood, Co. Waterford, which gave younger tenants a chance to get into the spirit of the season.

Planning for new planting in 2026

Circle recently secured €1,000 in funding from BAM to support new planting in Thornton Heights, Inchicore, Dublin 8. Before any work begins, we asked tenants what they would like to see, from colour to layout, to the types of plants that would brighten the area.

This feedback will shape the 2026 planting plan and ensure tenants have a direct say in how their outdoor spaces are developed.

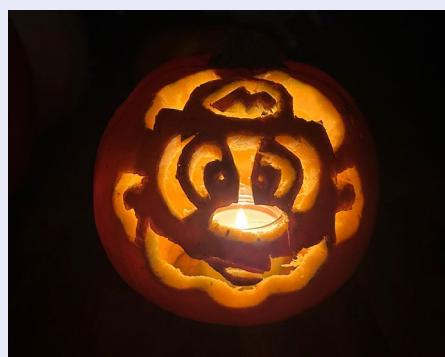
Meeting tenants over a cup of coffee

At The Cubes, Sandyford, Co. Dublin, our Tenancy Services Officer (TSO), Debbie, hosted a coffee morning where tenants could drop in, chat, and share ideas or issues. Debbie had a great turnout. We really enjoy these small conversations, as these are often where we learn the most about what matters to tenants day-to-day.

Christmas activities and festive cheer

In the lead-up to Christmas, Sarah, our Tenancy Services Officer (TSO), ran a Best Dressed Window competition in Dunlavin, Co. Wicklow, adding a bit of fun and colour to the area. Well done again to our winner!

Our Tenancy Services Team also arranged Christmas trees in four schemes, along with hot chocolate for tenants who wanted to come out, meet their neighbours and enjoy the festive atmosphere.





Positive Ageing Week

Tenant engagement, at its best, was on display in Castlecourt, Dunshaughlin, Co. Meath on the 9th October 2025, where tenants and staff gathered to celebrate Positive Ageing Week. Castlecourt is a small development for over 55's so it is important to the tenants that they feel part of the Circle community.

Our Tenant Engagement Coordinator (TEC), Ken, joined Tenancy Services Officer (TSO), Mary, for a morning walkabout, chat and a small indulgence in tasty local confectionery. Ken and Mary were joined by two local representatives who were delighted to meet and mingle with the tenants. We were also joined at various stages by tenants living in the scheme.

Circle Christmas Movie Event

This December, Circle invited around 200 tenants and their families to a special Christmas movie event in the Irish Film Institute (IFI) in Dublin. The film chosen for the day was the much-loved Christmas classic, Elf, and it created a fun, relaxed atmosphere for tenants of all ages.

Families were greeted on arrival, and had time to meet other tenants before the film began. Events like this give tenants a chance to enjoy time together, make memories, and experience something a little different during the busy Christmas season.

To make sure tenants living outside Dublin could also take part in the festive celebrations, Circle arranged family passes to 'On Ice' events in Waterford, Cork and Limerick. This allowed households across the country to enjoy a day out together and join in the Christmas spirit in their own local areas.

Thank you to all tenants who took part, and to the staff members who supported the event. Circle looks forward to creating more opportunities like this throughout 2026.

One tenant proudly showed the Councillors around the complex in Castlecourt, where some minor issues were raised about the local area. The Councillors were happy to agree to take these issues back to Meath County Council.

So successful was the morning that we agreed, with the Councillors, that we will have a further event towards the end of the year and will include Community Gardaí and other parties with useful information to impart to our tenants. Overall, a very successful morning in Castlecourt!



Get Involved in 2026

We're always looking for new ways to hear from tenants and work together to strengthen our communities. In 2026, Circle will be introducing more opportunities to get involved, from local activities and consultations to sharing your ideas about what matters in your neighbourhood.

You don't need experience, and you don't have to commit to anything long-term. Taking part can be as simple as giving feedback, joining a short survey, coming along to a one-off activity, or trying something new in your scheme. Every voice helps us shape better services.

Keep an eye on your emails, texts and future newsletters for updates on new groups, projects and activities happening across Circle. We would love to hear from more tenants of all ages, backgrounds and experiences.

Your voice makes a difference

Let's make 2026 a year where more tenants get involved, share their views and help build stronger, more connected communities.



What's Coming up

Activity	Scheme	Area	Date	Time	TSO
Scheme Cleanup day	The Cubes	Sandyford, Co. Dublin	10/01/2026	11 AM	Debbie
Meet & Greet	Monkstown Court	Co. Dublin	15/01/2026	1 PM	Sarah
Meet & Greet	Lambda	Monkstown Co. Dublin	15/01/2026	4:30 PM	Sarah
Drop in Clinic	Dublin 8 Schemes	Dublin 8	20/01/2026	11 AM	Carol S
Meet & Greet	Fairgreen Manor	Co. Wicklow	21/01/2026	1 PM	Sarah
Consultation Coffee Morning	The Mills, Castletroy	Co. Limerick	09/02/2026	11 AM	Conan
Coffee Morning	The Walk Fairfield Park	Co. Waterford	12/02/2026	11 AM	Helena
Consultation Coffee Morning	Rathbourne	Co. Meath	12/03/2026	11 AM	Mary



How to Contact Circle

If you need support, have a question, or want to report an issue, you can contact Circle in two ways:

1. Phone our Customer Services Team, or
2. Use the online contact form, which is checked daily by our Customer Services Team (circlevha.ie/contact).

When You Call

You will hear a menu with the following options:



Option 1 – Income

For questions about your rent account, rent assessment, paying rent, or getting help with arrears.



Option 2 – Tenancy

For tenancy queries, including reporting anti-social behaviour, transfer requests, changes to your tenancy, or pet applications.



Option 3 – Accounts

For invoice or payment queries (mainly for suppliers).



Option 4 – Facilities

For issues in communal areas if Circle is your management company.



Option 5 – Customer Service

For repairs inside your home and any general queries.



Circle Head Office

Phoenix House, 32–34 Castle Street,
Dublin 2

Phone: **01 407 2110**

Email: **info@circlevha.ie**

Website: **circlevha.ie/contact**

