

WINTER 2025

RavenTimes

**An update from
our wardens**

Page 2

**Moneywise –
ask us anything**

Page 5

**Disrepair scams –
what you need to know**

Page 6

**Stay fire safe in your
home this Christmas**

Page 8

www.ravenht.org.uk



Raven Housing Trust

An update from our wardens

Building Homes, Changing Lives... for wildlife too

You may have seen us busy at the Marbles Way Pond in Tadworth recently, carrying out some work to the island. We were contacted by concerned residents who had noticed there were no goslings this year, despite nesting attempts from Canadian geese. The wire around the nesting area was too large, causing eggs to fall through when the reeds didn't grow as well this year.



We listened to these concerns and arranged for the island to be re-grated with a smaller mesh. We also re-positioned it more centrally in the pond, to make it safer for the geese and other wildlife, and out of the way of people fishing.

Watch this space for spring, when we hope to see goslings back at the pond. Thank you to the local residents for working together with us on this project.

Celebrating Diwali

In October, we joined in with the Diwali celebrations at the Belfry shopping centre in Redhill. Organised by the Asian Social Group, the centre was filled with vibrant colour, music and dancing. We had a stall with lantern making and colouring for the children attending to join in with.



Festive celebrations

Once again we've been busy getting into the festive spirit by taking part in some local community events – from carol singing to festive crafts and activities. Thank you to everyone who has been along and got involved.

Using bin areas correctly this Christmas

Around the festive season, we see an increase in rubbish in the communal bin areas. Please make sure you use the correct bins for your rubbish, this helps us keep the bin areas clean and clear. If the bins are not being used as they should, the council may refuse to collect and empty the bins. And messy, dirty bin areas can attract vermin like mice and rats.

Misuse of bin areas and fly-tipping is costly to clear. Where we can identify individuals who are responsible for misusing the bin areas, they will be charged to cover the cost of removal. If the problem continues without knowing who is responsible, we may need to issue a block recharge. Please dispose of any furniture or bulky items through your local council or recycling centres.



Please report any misuse of the bin areas to us through your MyRaven online account or by calling 0300 123 3399.

Remember that bin collection dates change over the festive period. Please check your local council's website for the dates.



Taking care of yourself during the festive season

Everywhere you look at this time of year - on social media, in adverts, and in shops – you'll see images of the ideal Christmas, Hanukkah or winter season.

Whilst this time of year can be filled with joy and celebration for many people, it can also create pressure for everything to feel perfect, even though that's rarely the reality.

We know that the festive period can leave some people feeling lonely, overwhelmed, or stressed. If you're finding things difficult,

please remember that you're not alone. Support services and helplines are ready to offer around the clock guidance, support, and someone to talk to.

Where to find support

If you're feeling low or worried about your mental health,

For more information and guidance on dealing with mental health crises, please visit the NHS website www.nhs.uk/mental-health or contact NHS 111.

Samaritans
Call: **116 123**
(24 hours a day, free to call)
www.samaritans.org

Mind
Call: **0300 123 3393**
(9am-6pm Monday to Friday)
www.mind.org.uk/information-support/helplines

ChildLine
Call: **0800 1111**
www.childline.org.uk

consider contacting your GP as soon as you can.

If you require immediate help, and you're unable to make contact with your GP then your local A&E department can support you in a crisis. You can also call NHS 111 for urgent mental health advice when you're unsure where to turn.

Warm Welcome venues

Across Surrey and Sussex there are community spaces where you can go to keep warm, socialise, enjoy a free hot drink and get advice on local support services.

Some of our local places include:

Crossways community café in Dorking – free hot drinks and food as well as warm winter items.

St Wilfrid's Church Hall, Horley – refreshments and co-working spaces for those who work from home on a Wednesday.

Merstham Community Hub – for hot drinks.

Community centres in Banstead, Horley and Woodhatch where there are plenty of social activities, support services and community fridges.

Local libraries in Banstead, Caterham, Crawley, Dorking, Horley, Oxted, Redhill, Reigate and Tattenhams.

Find out about your local Warm Welcome places by visiting www.warmwelcome.uk

For Surrey specific venues, you can search on the Surrey County Council website – www.surreycc.gov.uk.



Christmas Opening Hours

Christmas Eve	9am - 2pm
Christmas Day	Closed
Boxing Day	Closed
Monday 29 th December	9am - 4pm
Tuesday 30 th December	9am - 4pm
New Year's Eve	9am - 4pm
New Year's Day	Closed
Friday 2 nd January	9am - 5pm

On the days our customer call centre is closed, we'll still be taking emergency calls on 0300 123 3399



Introducing our new roofing contractor – McConnell

After completing a full tender process, we're pleased to let you know that our new roofing contractor is McConnell.

They've been onsite since the late summer, carrying out roof repairs and planned roof replacements to your homes. You can expect to have your roof replaced roughly every 60 years, unless the life can be extended through repairs. We encourage you to report any repairs that need to be carried out as soon as you notice them.

McConnell is a long-established business, operating across the UK since 1929. Their projects are carried out by their own skilled tradespeople, supported by trusted subcontractors.

We understand that roof replacements and repairs can

sometimes cause disruption. We'll always be honest with you about what to expect through the works, and McConnell will do their best to keep any inconvenience to a minimum.

If you're due works to be carried out to your roof, you'll receive a letter from us and McConnell to let you know. You'll then be kept fully informed from start to finish. You'll be appointed a dedicated Resident Liaison Officer, who will be in touch before the work begins and they'll stay in touch with you throughout the work.

Tommy Nightingale, Regional Director at McConnell said: **"We're really pleased to be helping improve the roofing on your homes. Even in the short**



time we've been partnered with Raven, it's been wonderful to see the progress already made and to build such a positive connection with customers and the Raven team.

If you ever have any questions or worries, we're here to help. You're always welcome to chat with the Site Manager or your Resident Liaison Officer, or get in touch with us using the contact information on the letter you'll receive from us."

Report any repairs through MyRaven or by calling us on 0300 123 3399.



McConnell supports foodbanks this Christmas



When we work with contractors, we encourage them to make a social value donation as part of their partnership with us.

This year, McConnell has kindly made a contribution to three foodbanks in time for the festive season. Banstead Pantry, Epsom and Ewell foodbank and Merland Rise foodbank, have each received a £500 donation. This means Good Company Surrey, which runs these three services, has received a total cheque for £1,500 from McConnell.

Angela Ellis, Head of Community Investment and Partnership at Raven, said: **"Thank you to McConnell for these generous donations. This support couldn't have come at a better time for families as we head into the festive season. It's a particularly difficult time where some families are choosing between heating and eating, and with the increased financial pressure around the festivities we see many more people needing to use local foodbanks."**

Moneywise – ask us anything!

Send your questions to our Moneywise team for expert advice answered here in this regular feature.

If you have a money question for the next issue, email it to raventimes@ravenht.org.uk.

Remember, all customers - whether you're a rented tenant or homeowner - can receive **FREE** personalised Moneywise support. Raise an enquiry on **MyRaven** or call **0300 123 3399** for an initial chat.



Q I am still receiving Employment and Support Allowance (ESA) and haven't been asked to change to Universal Credit yet. I'm really worried about this process as I've also heard benefits are changing from April 2026. What shall I do?

A Most people should receive a notice by the end of December telling them they need to claim Universal Credit and the deadline you'll need to claim it by. So long as you claim by this date, your benefits should move from ESA to Universal Credit smoothly.

If you currently get Housing Benefit and are exempt from the bedroom tax, the amount of benefit you receive may change. This is because the evidence provided for bedroom tax exemptions to the Department for Work and Pensions (who give Universal Credit) can sometimes be judged differently to the council (who give Housing Benefit).

In April 2026, the amount of the standard allowance of Universal Credit will increase by 6.2%, which is more than we've seen in the past.

Keep in mind that the total benefits a household can receive will remain capped. This means your benefits may not increase if you are, or will be once benefit rates increase, affected by the benefit cap.

Another change happening in April 2026 is that anyone who becomes newly entitled to extra Universal Credit known as the Limited Capability for Work Related Activity element, due to a health condition will only receive half of the current additional amount. This change will not affect people who are already receiving this element in April 2026 – they will continue to get the higher amount.

Look out for your Universal Credit migration letter and get in touch with us if you need support with your claim.

Q I'm currently receiving Universal Credit but am due to reach retirement age next year and I'm worried about having enough money to live on. Can you explain more?

A Retirement age is increasing from April 2026, you can check

your retirement age on the government website, as this will differ depending on the year you were born – www.gov.uk/state-pension-age.

Once you reach retirement age you'll be able to claim a state pension, providing you have at least 10 qualifying years. A 'qualifying year' is a tax year during which you have paid or been credited with sufficient National Insurance.

Any pension you receive can be topped up by Pension Credit and/or Housing Benefit depending upon your circumstances.

You don't say in your question, but if you have a partner under pension age then you'll need to remain on Universal Credit until they reach pension age as well.

You can find more information about entitlement to Pension Credit and how to claim on our website – www.ravenht.org.uk/pension-credit – or by contacting our Moneywise team for an appointment to look at your individual circumstances.



Disrepair scams – what you need to know

We're still seeing an increase in reports of people knocking on customers' doors saying they're 'from housing' or a charity with a legal team and that they will help you get repairs carried out, or get you compensation for outstanding work. Please be wary of these unannounced door knocks.

In fact, they're trying to get you to sign up to take a legal case against Raven. Whilst the offer might sound helpful, there are some serious risks:

- Some solicitors dealing with disrepair claims can take up to 60% of your compensation – that's money meant for you.
- If you change your mind after the 14-day cooling off period, you could be charged thousands of pounds in legal fees.
- You may be needed to go to a court trial and be cross-examined, which can be a stressful and time-consuming process.

What should I do if I am contacted by a disrepair company?

Please contact us on **0300 123 3399** or raise an enquiry through your **MyRaven** online account.

- Don't sign anything on the spot.
- Ask for their ID and take note of who they are.
- Report it to us so we can investigate and inform other customers if needed.

If there are repairs that need to be carried out in your home, report them to us so we can get them fixed for you. If you're unhappy with the way we've handled a repair, then you can raise a complaint directly with us. We'll then investigate your complaint and arrange for outstanding repairs to be carried out. We do also offer compensation, where appropriate.



Let us know about repairs as soon as possible

It's important to us that you have a safe and comfortable home. Part of this is us working together to keep everything running as it should.

Some repairs and upkeep are our responsibility, while others are small tasks you can do yourself – like unblocking sinks or toilets, and replacing lightbulbs and keeping your extractor fan clear and clean.

You can check what's our responsibility and what's yours, as well as understand our repairs timescales and what happens when you report a repair in our **Guide to Repairs on our website** – www.ravenht.org.uk/guide-to-repairs

The quickest way to let us know about a repair is through your **MyRaven** online account, where you can upload photos and videos as well as book an appointment for a time that works for you. You can also call us on **0300 123 3399**.

Your guide to how we handle complaints

Complaints give us the opportunity to correct issues and learn, and most importantly, help us improve our services to you. We encourage you to make a complaint if you're unhappy with the way we've dealt with a repair, or another aspect of our service.

Whilst our teams do their best to get things right for you first time, we know that sometimes things go wrong. When this happens, it's important you let us know so we can address and resolve the issues for you.

What do to if you're unhappy with our service

If you're not satisfied with any aspect of our service, please contact us first. We'll do our best to resolve your issue. If you're still not happy after we've had a chance to fix the problem, we encourage you to make a formal complaint.

You can make a complaint by reporting it on your **MyRaven** online account or by calling us on **0300 123 3399**. Please provide as much information as possible to help us investigate the issue thoroughly.

Find out more about making a complaint on our website – www.ravenht.org.uk/making-a-complaint

The complaints process

Stage 1: We'll acknowledge your complaint within five working days, then investigate with the relevant teams. We'll aim to respond to your complaint within 10 working days of the date of acknowledgement, explaining the outcome and any actions we'll take. If you're not happy with our response, you can take your complaint to Stage 2.

Stage 2: If you'd like to escalate your complaint, you must do so within four weeks of our initial response. A manager who was not involved at Stage 1 will do a review of the investigation and respond within 20 working days.

If we uphold your complaint and agree we've not acted as we should, we will put things right and you may receive compensation.

If you're still unhappy with our response, you can contact the Housing Ombudsman Service for an impartial review – www.housing-ombudsman.org.uk

"It was very easy to make the complaint and I was updated throughout. My complaint was handled very professionally and gave me my voice back - I appreciate Raven holding itself accountable and resolving my issue." – Mr B, Redhill

Community noticeboard

If there's something that you'd like to see included in the community noticeboard next issue please email us – raventimes@ravenht.org.uk.

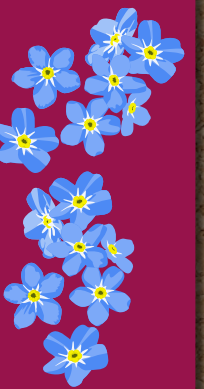
Repair cafés – giving broken items a new lease of life!

A repair café is a community event where volunteers help people fix household items, like small appliances, clothing and bikes. This saves money and reduces waste, so it's a win, win! Find your nearest Repair Café here – frc.cfsd.org.uk/index.php/network/



Forget me not café – free dementia café

These free, monthly sessions, at the Woodhatch Community Centre welcome people with dementia or memory loss, along with their families and carers, to relax, chat and enjoy time together in a friendly and understanding environment. Pop along on the **first Thursday of the month from 2-4pm**.



Stay fire safe in your home this Christmas

Accidents can happen quickly, but many can be avoided by following a few simple fire safety tips.



- Keep communal areas clear of decorations and clutter so escape routes stay safe and accessible.



- Decorations can catch fire easily, so keep them away from heaters and don't attach them to lights.



- Don't overload electrical sockets.



- Keep candles, lighters and matches out of children's reach. Never leave candles burning unattended, keep them on heat resistant surfaces, and not near to Christmas trees or decorations.



- If you have a real Christmas tree, keep it well watered and away from heat sources, as dried out trees can ignite more easily.



- Turn off fairy lights and other decorative lights before leaving home, or going to bed. Choose LED lights, which stay cool, and check all lights carry the British Standard safety mark.



- Most fires start in the kitchen, so don't leave cooking unattended... no one wants a burnt turkey!

Follow the above tips and check your smoke alarm once a month to help keep your family, friends and neighbours safe this Christmas.



Homeowner news

Our next Homeowners meeting will be taking place on 7th January (from 5:30-7:30pm), invitations to follow. We look forward to seeing as many of you there as possible. It's a great opportunity to hear from us about what's going on and gives you the opportunity to speak with our Senior Management Team about any issues you're facing.

Do you know how long is left on your lease?

Did you know that properties with shorter leases can lose significant value over time? We tend to see this happens when the lease gets down to 80 years. Extending your lease can help protect your investment and give you greater control of your home when you come to sell. We work with an independent surveyor to provide quotes for lease extensions.

Contact our Homeownership team for guidance and support with lease extensions.

Raven set to expand by 2,000 homes

Raven currently owns or manages 7,000 homes across the south east of England. Part of our commitment to delivering what matters, includes providing more affordable, good quality homes across the region.

To help us do this we are in the process of buying 2,000 additional homes from another housing association. These homes are all located in the south east, many in communities we already provide homes in, with some additional ones in Croydon and Sutton, and down on the south coast.

This is a positive development that will bring a number of benefits to Raven and our customers. We remain firmly committed to investing in our existing properties, making sure your homes are safe, secure, and fit for the future. Increasing the number of Raven homes in your communities will enable us to make a bigger impact in local areas. And, as a larger housing association we'll also be in a better position to attract and retain the most highly skilled colleagues, ensuring we can continue to provide the reliable, high-quality services you rely on.

It's very early stages in this process, if everything progresses smoothly it will take 6-12 months to complete. We will keep you updated as we progress.

Hoarding – how we can help

Hoarding is more than just having a lot of things. It's when letting go becomes really, really difficult, even if the items don't have much use. Often, it's tied to emotions, memories, or anxiety, and it can build up gradually over time.

Many people hold on to far more items than they actually need, so keeping lots of things is a lot more common than you might think. If this sounds familiar, you're definitely not alone and support is available.

Our Welfare team understands that every home and every story is different. We're here to guide, not criticise, and to help you take small steps toward a space that feels safe and comfortable.

Our help is gentle and practical, giving you more control over your space without pressure or judgment. We listen, support and work with you at your own pace.

If you or someone you know would like support from our Welfare team, raise an enquiry through **MyRaven** or call us on **0300 123 3399**.



Play Place – Bike fix project

We were pleased to support Play Place's bike fix project in Merstham through our Brighter Community Fund this year. The session for young people focused on bike mechanics, offering an opportunity to learn practical skills in a hands on, supportive way. Help was on hand to guide the young participants through the basics of bike maintenance, like fixing punctures, adjusting brakes and tuning gears.

"I can learn whilst having fun with my friends!"



We Hear You – making improvements to our services

When you give us feedback – both the positives and the areas where we can improve – it allows us to make our services better for you. What you tell us through complaints and other feedback routes influences our decision making, helping to make sure we keep you, and what matters to you, at the heart of everything we do.

Here are some recent examples:

You said:

You wanted to know more about what support is available to you when you report ASB.

We did:

At the start of a case, our Tenancy Enforcement team makes sure victims of ASB are aware of the support that is available.

You said:

You wanted clearer guidelines when a temporary move is needed so we can carry out large scale, disruptive repairs in your home.

We did:

Whilst these large scale repairs are rare, we understand they are disruptive and can cause concern. We now have a clearer procedure for moving you out and and training for staff to better guide you through the process.

How to provide feedback:

MyRaven: use your online account to make a complaint or raise an enquiry.

Call us: 0300 123 3399

Email: raven@ravenht.org.uk

You said:

You have said you would like clearer homeowner service charge invoices and more information on what services relate to.

We did:

We've updated the homeowner service charge invoices based on your feedback and have provided a glossary of what service charges are and the frequency to which they are delivered.

Our Story of the Year 2024-25 is out now to read!

Our annual report takes a look back at the 2024-25 financial year. It shows how we're doing as an organisation, as well as showing areas for improvement and a look ahead at what's to come as we work through our three-year plan, Delivering What Matters.

You can read the report on our website here - www.ravenht.org.uk/customer-annual-report



What do you think of the report?

We'd love to hear from you about whether you found the report interesting, easy to read and understand, and if you feel there's anything missing. You can share your feedback on our website here - www.ravenht.org.uk/share-your-thoughts or by calling 0300 123 3399.

Tenant Satisfaction Measures – Year to date results for 2025-26

The Regulator of Social Housing requires all social housing landlords, like us, to collect Tenant Satisfaction Measures (TSMs) and report them

annually. These show how well we're doing at providing good quality homes and services.

As well as reporting TSMs annually, we also share our year-to-date results with you, so you can see how we're doing throughout the year.

These TSM results are for April - September 2025, Year to date (YTD) of 2025-26.

85.7%
Overall satisfaction



84.7%
Satisfaction with repairs



86.8%
Satisfaction with time taken to complete most recent repair



83.4%
Satisfaction that the home is well maintained



89.6%
Satisfaction that the home is safe



77.3%
Satisfaction that we listen to views and act upon them



80.2%
Satisfaction that we keep customers informed about things that matter to them



87%
Agreement treated fairly and with respect



52.5%
Satisfaction with the approach to handling complaints



78.3%
Satisfaction that we keep communal areas clean, safe and well maintained



81.2%
Satisfaction that we make a positive contribution to neighbourhoods



70.6%
Satisfaction with the approach to handling ASB (anti-social behaviour)



Delivering What Matters – How we're performing

You can find the latest information about our three year plan, Delivering What Matters, including year to date performance figures on our website – www.ravenht.org.uk/delivering-what-matters-performance.

Provide feedback

We welcome your feedback about our services. We want to know what we're doing well and where you think we can improve.

Report it!:

if you have a repair that needs fixing or need to report anti-social behaviour then get in touch through your MyRaven online account, by calling **0300 123 3399**.



General feedback:

if you have an idea or suggestion about our services then please contact us on **0300 123 3399**.



I have a complaint:

call us on **0300 123 3399**, or raise it through **MyRaven**.



Compliments:

if you have a compliment about a member of our team or our service then we'd love to hear from you. You can call us on **0300 123 3399**.

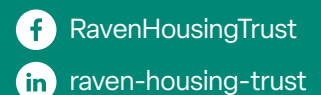


What do you want to see in Raven Times?

This is **your** quarterly magazine to show you what's going on at Raven and in our communities. We'd love to know what you'd like to see more and less of to make this something you find informative and useful.

Drop us an email raventimes@ravenht.org.uk with any feedback – thank you!

Follow us:



RavenHousingTrust

raven-housing-trust