Your chance to win £25 in shopping vouchers – p15

Our CEO, Brian Johnson, answers your questions – p13

Find out how we’re doing in our annual report – p16
Welcome to @Metropolitan.

As you’ll see in the summary of our annual report on pages 16 to 19, the changes we’ve made are really starting to take effect. We’re now much more efficiently run and I hope this is starting to be reflected in the service we provide to you.

Many of you will have noticed that over the summer months we set up a new way for you to monitor your rent or service charge account, pay your bills and log repairs online. It’s called Web Self Serve and you can access it easily from any computer with an internet connection via our website. We’ll be adding new features to the system over the coming months to make it even better.

On the subject of repairs, as you may know, our interim repairs contracts are still in place. At present we’re finalising our plans for our future repairs service and we’ll be able to give you further details on what they mean for you in due course.

As always, you can contact us over the telephone on 020 3535 3535 or by emailing contactus@metropolitan.org.uk, but don’t forget to check out our Web Self Serve pages too.

Jenny Danson
Executive Director, Housing

Snap happy

We’re looking for customers to take part in a photo shoot. We’ll use the pictures in promotional material to show the type of work we do. For more information or if you want to take part, email communications@metropolitan.org.uk
Our customer incentive scheme

We’re considering the introduction of a tenant reward scheme which would give additional benefits to customers who maintain their rent payments, do not cause anti-social behaviour and give us access to their home to undertake routine and essential safety surveys.

Thank you to everyone who has taken the time to give us feedback via the questionnaire in the last edition of @Metropolitan and through the initial consultation meetings around the country.

When asked about the following, you said:

**Residents who pay their rent on time should be rewarded with more services and benefits, than those who don’t.**

67% agreed 14% disagreed 19% unsure

**Residents who allow access to their property for essential safety surveys and work should be rewarded with more services and benefits than those who don’t.**

67% agreed 12% disagreed 21% unsure

**Residents who are not involved in anti-social behaviour should be rewarded with more services and benefits than those who are.**

74% agreed 11% disagreed 15% neither

Some of the additional feedback you gave us included:

“Whilst I agree with rewarding residents for good behaviour and financial probity, I want to make sure that those who are struggling are still supported to become ‘good’ residents.”

“Very good idea, people who pay their rent on time and [are] in credit should be rewarded.”

“No one should be rewarded for what is their duty. Often the person in rent arrears is maybe more in need of a reward.”

“Fails to take into account customers’ individual circumstances such as housing benefit problems which are out of customers’ control.”

What are the next steps?

It’s clear that overall there is a broad agreement among customers but with some concerns. We’ll be giving these proper consideration in the next stage of the consultation.

This feedback will be used to shape the next stages which will consist of additional focus groups to consider what is really important to you, our residents and leaseholders.

Volunteer for the pilot scheme

We already have a number of volunteers for the next stages but if you’d like to be considered alongside (or you’d like to take part in the pilot scheme below), please contact us via communications@metropolitan.org.uk.

Loyalty cards and incentives

We now want to test the idea of having a loyalty or savings card as part of a customer incentive scheme offer.

We’ve spoken to a number of organisations who specialise in this type of product and have found one that we think may work for customers and our organisation. We would like to ask for volunteers to give the loyalty card a try as part of the pilot scheme. 500 customers will be given the card and access to all its benefits for free.

All we ask, is that you give us open and honest feedback on the card so that we can use this information to work out if customers would find this a useful part of an incentive scheme.

If you’re interested in volunteering to trial this product, please read on to see what the benefits are and then send your contact details (name, address and email address) to communications@metropolitan.org.uk.
News

If you’re interested in applying to be part of the pilot, you must be:

• able to access the internet regularly
• over 18
• willing to have the card for at least six months.

Please note that in the event of being oversubscribed, we’ll have to limit the numbers taking part. We reserve the right to withdraw the product.

You’ll be sent a card and details on how to log on to a dedicated savings website that allows you to save hundreds of pounds on household bills including getting up to a 20% discount on gift cards and vouchers at various retail outlets including Sainsbury’s, ASDA, Morrisons, Iceland and Top Shop. You’ll also get savings on gas, electricity, broadband, TV, insurance, mobile phones and tablets which can be used in conjunction with any instore promotions and loyalty schemes.

Benefits of the proposed card:

• earn cashback when you spend
• up to 25% cashback at a variety of retailers
• comes with unique ‘jam jar’ money management tool
• comes with online e-account to easily manage the card
• no credit check required
• prepaid – so no worries about getting into debt.

Survey results

Thanks to everyone who completed our survey on the way we communicate with you. Over 1,000 people responded, which gives us a real insight into what you think about the ways we provide you with information and keep you updated.

Here’s a summary of what you told us.

Your time online

74% have access to the internet
26% don’t have access to the internet

@Metropolitan

How often do you read @Metropolitan (the customer magazine)?

47% Always
23% Most of the time
23% Occasionally
7% Never

Is the length of @Metropolitan

89% Just right
3% Too short
8% Too long

Do you think @Metropolitan is representative of your area?

64% Yes
36% No

In which of the following formats listed would you prefer to receive @Metropolitan?

71% printed newsletter
25% e-newsletter
13% on the website
7% not at all

(multiple choice question)
Winter is usually a quiet time in the garden since most plants are dormant, but that's not an excuse to veg out on the sofa!

What to do in November and December:
1. Rake and gather up leaves.
2. Dig over the ground and prepare it for planting in spring.
3. Plant bare rooted trees and shrubs before the ground becomes too hard and frozen.
4. Protect tender shrubs by covering them or taking them inside.
5. Check your gutters and drains to ensure they’re not broken or blocked.

Remember
if you’re planning to prune any trees ensure they don’t have a preservation order on them – it’s illegal to cut or damage a protected tree.

If your space is limited you can still enjoy a burst of colour in the spring by growing plants in containers.

Getting started:
1. Make sure pots and containers are securely fastened if you put them on a balcony.
2. Choose dwarf varieties of spring bulbs.
3. Containers are ideal for herbs and salad vegetables such as tomatoes and beetroot.

Do you have any gardening tips you’d like to share with your neighbours in @Metropolitan? Send them to the editor at: Metropolitan, PO Box 10262, Nottingham NG8 9LE or to communications@metropolitan.org.uk

Grass roots grounds maintenance

We’ve been using your feedback to choose the new grounds and maintenance contractors who will start work across Metropolitan in April 2015. The decision on who is awarded the contract will be made before the end of the year and we’ll let you know who they are on the website and notice boards.

We’ll be keeping the same service specification based on your block and area’s requirements but we’ll improve the way we manage the contractors, to make sure you’re provided with a more tailored service. All of the new contractors will have to create employment opportunities for local residents.

What’s more, in the future residents will have a far greater say in the management of the services. You’ll be able to end the arrangement with the selected contractor and choose a different contractor, choose your own contractor or even choose to clean the block yourselves. More information will be given on this nearer the time.
Our employment service, Metroployment, helps customers to find the career that’s right for them. Now these services are also online, so it’s even easier to give your career a kick-start.

Our new Metroployment web pages help you to:
- find details of training and events
- find dates and times of job clubs, and contact details of our specialist employment advisers
- discover how we can support you to set up your own business.

Our new web pages

Here’s what some of our customers have to say about the service:

“I've been out of work for years but they've helped me to the point where I'm on the verge of getting a job.”

“Other programmes were more worried about meeting targets than helping me, but with Metroployment they looked at my strengths and skills and what I really wanted.”

Last year we supported 155 customers into paid work. This year we aim to double this figure, so log on to www.metropolitan.org.uk/jobsite to find out more and register your interest!

Work academy

Seven Metropolitan customers have taken part in our second six-week work academy for jobseekers in Nottingham. They received comprehensive training, mentoring and on-the-job experience in our Customer Service Centre, along with a guaranteed job interview at the end.

We’ll be holding a selection day for our next Sector Based Work Academy in our Customer Service Centre in Nottingham on Thursday 22 January 2015. There are limited spaces available, so to make sure you have a good chance of getting involved, you must apply early by contacting your Jobcentre adviser. To be accepted, you have to have been unemployed for less than a year and receiving out of work benefits. The Jobcentre will be accepting applications from Monday 5 January 2015.

Call us on 020 3535 3535, visit the website and watch this space for more information on work academies in other departments.
Is your CV a WINNER or a binner?

Whether you’re applying for your first job, climbing the career ladder or looking for a voluntary role, a slick application is the first step towards getting your foot in the door. Here, Makeda Hewitt, our Employment Programmes Manager, gives her advice on how to make sure your CV is always at the top of the recruiter’s pile.

The profile
This is your opening statement that describes who you are and what makes you you.
- Keep it snappy and positive. You can go into detail later.
- Write in the first person, for example “I am, I have...”, not ‘She is, she has...’
- You’re an individual, so avoid the usual clichés. Don’t just say: “I am a reliable and enthusiastic person”. Instead, describe what you’ve done in the past, and what you’d like to do in the future.

Skills and experience
Don’t sell yourself short in this section. Read the job description carefully and make sure you tailor your CV to include examples of similar things you’ve done in the past where possible.

Even if you’ve been out of work for a while, you can still draw on experience in other fields. For example, if you stopped work to raise a family, think of all of the skills raising a family involves: for example, caring, budgeting, multitasking etc.

Education and training
List your education and training, starting with the most recent.
Tackle the cause

1. Try to keep your home heated
In the winter months set your central heating to keep a low background temperature, if you’re at home. A good temperature is 18 degrees centigrade. If you turn down your thermostat by just one degree you can reduce fuel consumption by up to 10 per cent.

2. Reduce the moisture in your home
- Dry clothes outside or in a tumble dryer rather than drying them on a radiator, which can also prevent heat from warming the rest of the room. If that’s not possible, hang them up to dry in the bathroom with the door closed and a fan on or window open.
- Cover pans with lids when cooking.
- If your kettle doesn’t switch off automatically, don’t leave it boiling.

3. Ventilate
A bit of moisture in the home is almost impossible to avoid. Try to keep a small window ajar or a ventilator open whenever you’re cooking, washing up, drying clothes or bathing. If you have one, turn on an extractor fan and keep doors closed. This helps prevent the moisture from spreading into other rooms. If you run an extractor fan, keep windows closed.

Allow space for the air to circulate behind furniture – leave space between the backs of wardrobes and the wall. Where possible, position wardrobes and furniture against internal walls, rather than outside walls.

If you see mould
- Remove it from the walls by wiping it with a good quality fungicidal wash.
- Wipe away moisture that has built up on windows and window sills every morning.

Remember that if your home is damp, condensation might not be the only cause.

Stay alert for:
- leaking pipes, overflow or waste pipes
- rain leaking through the roof if a tile or slate is missing
- blocked gutters.

Condensation is a liquid build up, typically on windows and walls. The telltale sign is mould which usually appears as black spots on the surface of walls, in corners and poorly ventilated spaces such as behind cupboards and sofas.

There are several ways you can reduce condensation, damp and mould in your home.
With the nights drawing in, now is a great time to ramp up your home security. Lisa Yianni, a Police Community Support Officer (PCSO) in London, gives her advice on how to keep your home secure.

1. Close and lock windows when you’re out
2. Leave the radio on when you’re out
3. Double lock your door if possible
4. Don’t leave keys in front and back doors
5. Install a London bar on the inside of your door
6. Cut hedges to a low height
7. Set an automatic timer to a lamp – don’t leave the hallway light on. A home with the hallway light on tells the burglar no one is in!
8. Don’t leave valuable items on display

**Good to know**

PCSO Lisa Yianni says:

“The most vulnerable homes are either homes of multiple occupancy and flats with communal access. With the right know-how, a burglar can open a door closed on the latch in under five seconds! Home security is all about common sense, but it’s often only when you’ve been burgled that you start to think like a burglar.”

• If you’d like to install an additional lock on your door for extra security, just remember to get in touch with Metropolitan first to check it’s okay. Read our welcome pack leaflets for more information about your responsibilities as a tenant and what you can expect from us.
Financial advice service extended in Lambeth

We’ve extended our Big Lottery-funded Lambeth FACE project to involve all social housing tenants in Lambeth.

If you live in Lambeth, are struggling to manage your money or need some financial advice, text FACE to 07738 714213 or email us at lambeth.face@metropolitan.org.uk.

Putting the ‘green’ back into Wood Green

A group of gardening enthusiasts have transformed their estate courtyard into a verdant vegetable garden.

From artichokes to courgettes, dozens of varieties of edible delights are now growing in Morant Place, Wood Green.

Fun starts here for youngsters in Cambridge

We’ve teamed up with Cambridge City Council to provide lots of free activities for 6 to 16 year olds, including sports, cookery, arts and crafts.

Date and time: Tuesday, 3.30 to 5.30pm.
Venue: Reccy at Jack Warren Green, Thorpe Way, Cambridge CB5 8US.

Date and time: Thursday, 3.30 to 5.30pm.
Venue: Brown’s Field Youth and Community Centre, 31a Green End Road, Chesterton CB4 1RU.

Money matters in Cambridgeshire

We’ve teamed up with CHS Money Matters to provide customers in Cambridgeshire with free advice on benefits.

To book an appointment call Julie Corbett on 01223 713768 or send an email to moneyadvice@chsgroup.org.uk. Remember to mention that you’re a Metropolitan resident.
Get crafty in Nottingham

Customers in Nottingham can get their creative juices flowing at a series of free Christmas craft and textiles workshops held at the Gedney Resource Centre, on the Brewsters Estate, St. Ann’s.

Sessions will take place every Friday from 10am until 4pm, running until 12 December.

For more information or to book contact Kim from Make to Make on 07976 058 825 or email maketomake@hotmail.co.uk.

Free for all

Customers in St. Ann’s, Nottingham, took part in a recycling event at the Hill View Community Centre at the end of August, donating their unwanted items and walking away with some bargains, absolutely free.

Family Focus goes to Derby

The Family Focus project at Gedney Resource Centre in Nottingham took a trip to Markeaton Park in Derby this summer, for a fun-filled family day out.

A new home in the Midlands

We have a number of homes available to rent with short waiting lists in and around Nottingham and Derby, including homes for older people, two-bedroom and three-bedroom properties.

If you know someone who’d like more information, contact us on 020 3535 3535 and ask to speak to the Available Homes Team.
Dear Sir/Madam,
The magazine which is sent out does not cover our area, only perhaps a couple of words, so is of no interest because we don’t live in London or Cambridge, which is about all it covers.

Mr. Boyes, Radcliffe-on-Trent, Nottingham

Dear Mr. Boyes,
Thank you very much for getting in touch. It’s great to get feedback from our readers.

I’m sorry you feel that the magazine doesn’t cover your area. We try to give each area its fair share of coverage, however this can be tricky because we have a limited number of pages and our customers live all over the country.

To address this, this edition of metropolitan we’ve introduced a new section, ‘Up your street’. This feature will include local news and events, broken down by region. We hope readers will send us their own stories and pictures too!

Dear @metropolitan,
I read your article about direct debit in issue 5 and thought that you could have put something in the article warning about unpaid direct debit charges.

Direct debit works much better for people who have a lot more money going into their account than coming out. But when money is tight anyway, setting up a direct debit isn’t going to help as you have to make sure you keep an eye on your account balance all the time. It is easy to get caught out, for example, if money comes in late or you forget you bought something on your debit card. Unpaid direct debit charges can be part of the process of spiralling into debt.

A. Muller, London

Good point. Nadia, one of our Financial Inclusion Officer, gives this advice:

You’re right, if you don’t keep an eye on your funds will ensure you know what you have spent and what is available. By doing so you are in better financial control.

A standing order is an alternative option. Unlike a direct debit you have more control as you can amend the date and amount of the payment at any point. You would still need to monitor the available funds in your account to avoid charges, but you can change the date to when you next have the funds available.

Be careful when providing the bank with reference details relating to your rent account when paying by standing order. The information required is your payment reference number and not your account number.

You can request that your bank refund charges if you feel they are not fair, however this is usually only granted if they have been applied incorrectly.

New National Customer Group Chair

The National Customer Group has a new Chair, Graham Taylor (pictured left). A qualified plumber, Graham has taken on the challenge of leading the group to make a difference in the community and to help build a better future.

If you'd like to join the National Customer Group, contact our Customer Service Centre on 020 3535 3535.
Thanks to everyone who took the time to write or email in with questions for our Chief Executive, Brian Johnson. Here’s a selection of the questions, along with his responses to them.

**Q**

“I am a leaseholder. A leak from the flat above mine has damaged my ceiling and furniture. The repair has been classed as non-urgent but I disagree with this assessment. What can I do to speed up the process of getting it fixed and will I receive compensation for the damage to my belongings?”

**N. Shah, Stanmore, London**

If the leak above your home is coming from within another leaseholder’s flat then you should approach them directly. In most cases they will be responsible for the source of the leak within their lease agreement.

If the property above is not a leaseholder then we should carry out the repair in a reasonable time. If the leak is containable then this will most often be prioritised as non-urgent. If however the leak is not containable or is affecting the electrics in your property then this will be re-prioritised as an emergency. Any damage caused should be directed to your insurer who may choose to counter claim from Metropolitan. If you feel the repair does need to be re-prioritised based on this, contact us.

**A**

“What are Metropolitan’s plans for dealing with absent tenants?”

**D. Boyes, Nottingham**

When we receive a report from a resident about a tenant not occupying a property or sub-letting it out, the Housing Officer for the area will investigate.

If we believe that the tenant is not occupying the property as their main or principal home, and the evidence supports this, we’ll take legal action to repossess the property.

In some cases properties are repossessed or the tenant hands back the keys. Sometimes the tenant is able to demonstrate that they do live in the property. Contact your Housing Officer if you have any concerns about properties not being occupied by the tenant or being sub-let/let out to other people.
Money

Can’t wait until

Payday loans are high cost, short term loans. They’re often easy to get but are a very expensive way to borrow money. Payday loans charge more for a month than credit cards do for an entire year.

Payday lenders usually charge a fee instead of an interest rate. Typically, a £100 loan for a month has a fee of around £30, so you repay £130. This works out at almost 2,000% APR (annual percentage rate).

Getting a loan, a mortgage, an overdraft, a credit card, a mobile phone contract or even monthly car insurance could be hard if you’ve taken out a payday loan in the past – even years after you paid it back.

What you can do

So how do you break free from payday lending debts and take control of your money?

Stop the payday lender taking money from your account

You need enough money every month to pay your rent or mortgage, food and utility bills. If your payday loan repayments mean you can’t afford these essentials, ask your bank or card provider to stop the payments to the lender from leaving your account. Remember, you don’t need your lender’s permission to stop the payments, but you still owe them money.

Manage the debt

If you are already in serious financial difficulty, ask a free, independent adviser to act on your behalf to negotiate a repayment plan with the lender. Your local council will have details of some reliable agencies in your area.

Challenge interest and charges

The Office of Fair Trading has found that payday lenders often failed to provide customers with enough information about the costs and risks of taking out a loan. If this happened to you, you may have a case to make a complaint.

To find out more about payday loans and for advice on managing your money read our online advice pages at www.metropolitan.org.uk/advice

Universal Credit update

If you claim benefits, you may have heard of the Universal Credit system which will replace certain benefits in parts of the UK.

It doesn’t affect many of our customers just yet, but the Government is currently trialling the new system in locations up and down the country. The system will be rolled out across the country to single job seekers making a new claim from early 2015.

When it comes in, Universal Credit will usually be paid directly into your bank or building society account and you’ll have to pay your landlord yourself. There’ll be an online system you can use to make your initial claim and check your payments.

Don’t let Universal Credit take you by surprise. Talk to us today about any concerns you have to do with banking, budgeting or computer skills.

For more information call us on 020 3535 3535, press 3 at the options and ask to speak to a Financial Inclusion Officer.
Keeping your space safe

When space inside your home is at a premium, we know it can be tempting to use the communal areas of your building for extra storage.

The trouble is that these items can cause an obstruction if you needed to evacuate the building in an emergency. If they caught fire they could also give off smoke, making it harder for you to find the exit.

This includes things like:

- bikes
- shopping trolleys
- pushchairs
- ladders
- decorating equipment

Communal areas include shared stairways, corridors, lobbies and gardens, service and meter cupboards. It’s important to keep these clear to allow everyone in the building to make a safe, speedy exit if they need to.

We’ll remove any items we find that could pose a hazard. So, keep your belongings inside your home and remember: a clean communal area is a safe communal area.

Anti-social behaviour update

There are some changes coming up to the way councils, the police and housing providers deal with anti-social behaviour.

Anti-Social Behaviour Orders (ASBOs) will go and you may be able to use a new ‘community trigger’ process to ask us to review our response to anti-social behaviour cases you’ve reported.

New changes to legislation also make it easier for us to take action. For example, in certain circumstances, where you’ve reported noisy neighbours, if the neighbour has already been convicted of a serious offence in the past.

Register NOW and you’ll be entered into a prize draw for a chance to win one of five £25 shopping vouchers.
Welcome to this year’s summary of our annual report to customers.

This year we took great strides towards strengthening our finances by improving the way we run the business and cutting unnecessary costs. This will allow us to improve the services you receive, invest more into our communities and to build more new homes in the future.

As well as improving our financial position we have made progress in other areas. We helped 155 people into work, reduced rent arrears, got better at resolving complaints and put shape into our plans for building many more new homes in the future.

Whilst our overall performance improvement has been strong, we know that the standard of our repairs service is still unsatisfactorily. We’ll continue to work closely with our contractors to monitor their performance over the coming months to develop a repairs service that we can be proud of.

We’ve achieved a lot over the past year. In this report we’ve included some details on what we’re focusing on this year. We still have a great deal of work to do but I’m looking forward to seeing this rate of change continue in the year ahead.

Brian Johnson
Chief Executive, Metropolitan

About you

Our customers live here

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Flat</td>
<td>57.7%</td>
</tr>
<tr>
<td>House</td>
<td>32.2%</td>
</tr>
<tr>
<td>Room</td>
<td>3.8%</td>
</tr>
<tr>
<td>Bungalow</td>
<td>3.7%</td>
</tr>
<tr>
<td>Maisonette</td>
<td>2.6%</td>
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</tbody>
</table>

Our customers are at different stages of their lives

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Under 25</td>
<td>28%</td>
</tr>
<tr>
<td>25-34</td>
<td>14%</td>
</tr>
<tr>
<td>35-44</td>
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<td>8%</td>
</tr>
<tr>
<td>65+</td>
<td>10%</td>
</tr>
<tr>
<td>Unknown</td>
<td>14%</td>
</tr>
</tbody>
</table>

8% of our customers told us they’ve been affected by welfare reforms

6,000 the number of people we provided care and support services to

St Ann’s, Nottingham
### About us

**1,466 members of staff**

We provide affordable housing, care and support and community regeneration services.

### Our performance at a glance

#### Homes

- **203**
  - the number of new homes completed
  - (last year: 635)

- **100%**
  - of our homes were gas safe compliant
  - (last year: 100%)

- **153 new bathrooms fitted**
  - (last year: 152)

- **223 new kitchens fitted**
  - (last year: 144)

- **46**
  - average days to relet a property in the south region
  - (last year: 50)

- **79**
  - average days to relet a property in the north region
  - (last year: 85)

- **1.9%**
  - of our properties were empty and available to let
  - (last year: 1.2%)

### Repairs

We terminated three of our repairs contracts and put arrangements in place with interim contractors while we make plans for the future.

### Jobs and skills

- **155 people helped into work**
  - (last year: 79)

- **4,000 young people involved in our YOUth Space programme of activities**

### Home ownership

- **235 shared ownership sales**
- **72 private sales**
Feature

Customer service

The number of calls taken by our Customer Service Centre

400,000

3,846 the number of complaints we received

Complaints

You said you didn’t like complaints to be closed until we’d completed all the tasks we agreed to undertake. We now have a process in place so your assigned member of staff gets in touch with you to make sure we’ve done what we said we would before we close the complaint.

Online services

You said having some control over when and how you make enquiries is an important part of our overall service. We identified most customers have access to the internet. We’ve developed our new web self serve website so you can check your rent and service charge accounts, update your information and report a repair online, when and where you want. We’ll be adding further services such as checking repair appointments in the near future.

Communications

As part of the survey you said that @Metropolitan didn’t have enough information about areas in your neighbourhood. You’ll see in this edition that there is a new section, ‘Up your street’, which features news and events taking place where you live.

Anti-social behaviour

- We recruited a new team to deal with our most complex and serious cases.
- We resolved some long-running cases.
- We’re now much better at keeping you informed about what’s happening at each stage of your case.
- We’ve trained up our Care and Support staff to enable them to help deal with cases too.
Our finances

5.8% rent arrears
(the percentage of income owed to us by tenants and leaseholders)

(last year: 6.5%)

- Loan interest
- Staff & management costs
- Retained surplus
- Property maintenance
- Care & Support services
- Estate services
- Depreciation
- Other costs

How we spend our money:

£1

Arrears collection and Income letters

You said these letters from us were not always clear. We've reviewed the letters to make them clearer and to explain what you can expect to happen next.

Help understanding finances

You said you needed support with financial advice and how to use your money more effectively.

We've established a team of four financial inclusion officers to help customers deal with debts, benefits and budgeting.

Our Financial Inclusion Team

- helped customers find over £200,000 of additional income.

Our Metroployment Team

- helped customers secure over £950,000 in salaries
- gave over 1,600 people employment information and advice
- helped 383 people gain accredited qualifications.

Our plans for the future

This year we have ambitious plans to improve the services you receive.

We'll aim to:

- get 85% of repairs right first time
- reduce tenant rent arrears to below five per cent.
- retender our key repairs and maintenance contracts
- build over 400 new homes
- support 300 people into work.

Our overarching aim is to help our customers become more independent, whether that means helping them move out of supported accommodation, finding their own home or gaining useful skills through apprenticeships, training and volunteering.

How you can get involved

Now we've told you how we're doing, why not tell us what you think? There are several national, regional and local residents’ groups you can join, including the National Customer Group (NCG), the Customer Quality Service Committee and scrutiny committees.

If you'd like to get involved in any of these groups, contact our Customer Service Centre on 020 3535 3535.
How to contact us

✉ PO Box 10262, Nottingham NG8 9LE
📞 020 3535 3535*
✉ contactus@metropolitan.org.uk
🌐 www.metropolitan.org.uk

*Calls cost on average between 1p and 9p per minute. Please check with your call provider.

Please note that some of our office locations and opening hours are subject to change. Please visit the website for regular updates.

We want all of our customers to be able to understand the information we provide. The contents of this magazine can be made available in a number of other languages and alternative formats including large print.

Help us to help you

Please let us know if you change your contact information.

Metropolitan is a leading provider of integrated housing services, care and support and community regeneration.

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