

***We would like to wish everyone a
Merry Christmas and a happy peaceful New Year***

Welcome to Sandbourne's Christmas 2023 Newsletter. We hope that you are looking forward to the Festive Season and meeting up with family and friends over the next few weeks.

Office Holiday Closure

The Sandbourne office
will be closed from

12pm on Friday 22 December
and will reopen at
9am on Tuesday 2nd January

We are aware that this has been a tough year for many people with rising daily living costs, increased job uncertainty and news of wars and conflicts around the world. With that in mind we have included a lot of information in this Newsletter about managing debt, claiming benefits and support for energy bills. This may not seem very Christmassy, but it is important, particularly at this time of year when we all tend to spend more than we plan to. If you are struggling to pay your rent or service charges, please contact us, as we may be able to help.

We have also included information on fire safety with this instalment, including a revised version of the "In the Event of a Fire" notice. Please ensure that you cut this page out of the Newsletter and store it somewhere safe so that you can access it if you need it in an emergency. The safety of you and your neighbours is paramount.

Finally, you will find the results for the first year of how we have performed against the Service Standards that you helped us to develop. You will note that the management of Complaints is our weakest area at the moment. We are working on ways to improve that service and if you have any suggestions of what you think would help, then do please get in touch with us.



This is the Christmas edition of the Newsletter, so I would like to finish by wishing you all a very merry Christmas and a happy New Year. Let's hope that 2024 is a better year all round.

Fiona Ferenczy, Chief Executive



The Sandbourne Team

Fiona Ferenczy - Chief Executive

David Hall - Head of Housing

Vanessa Payne - Finance Officer

Colette Robson - Housing Officer

Molly Witherington - Housing Officer

Sharon Doran - Housing & Admin Assistant

Brian Griffiths - Maintenance Manager

Chris Wilce - Maintenance Manager

Sarah Maxwell - Office Manager

Contacting Sandbourne

The only office telephone number is:

01202 671 222

(9 am to 4 pm, Monday to Friday)

All correspondence should be addressed to:

Sandbourne Housing Association,
Beech House, 28-30 Wimborne Road, Poole,
BH15 2BU

Email: info@sandbourne.org.uk

Repairs: repairs@sandbourne.org.uk

Website: www.sandbournehousingassociation.org.uk

Out-of-Office Hours Emergencies only:

01202 392 322

Careline (Bournemouth)

The Careline number for our residents to use is:

01202 392322

Rented 60+ and extra care (Craigleith) tenants with a Sandbourne provided Careline service - to be used to summon assistance, for example a fall; an '**emergency**' out-of-hours repair; or to notify that you're going away and leaving your flat empty. Remember you can also use your emergency Careline pull cord.

Rented 18+ and 60+ without a Sandbourne provided Careline service - only to be used to report '**emergency**' repairs when the office is closed, and it is something that cannot wait to be dealt with until the next working day.

Leaseholders and shared owners - only to be used for communal area '**emergencies**', e.g., a fire/flood or an essential repair affecting the communal areas or the structure of the building.

Out-of-hours emergency repairs

You should only report a repair to Careline if it is an 'emergency' and the office is closed.

For genuine out-of-hours **emergency** repairs, Careline's number is **01202 392 322**. If you can't lay your hands on this number when we are closed, you can always ring the office and listen to our pre-recorded message which gives you the number to call.

All **non-emergency** repairs should be reported to the office during normal office hours. You can ring us on 01202 671 222 (voicemail messages can be left when we are closed), email repairs@sandbourne.org.uk, or use the repairs contact form on our website www.sandbournehousingassociation.org.uk.

Please note that by ringing Careline during normal office hours, or at other times when it could wait until the next working day, you could be preventing them from dealing with someone who needs their immediate help.



Your 2024 Sandbourne Calendar

We would like to thank David Joicey, Sandbourne Shareholder, and Sarah Maxwell, Sandbourne Office Manager for sharing their passion for photography with us and for allowing us to use their photographs to make another beautiful calendar. We hope that you will enjoy looking at the calendar as well as finding it useful.

Citizens Advice drop-in service

The Citizens Advice Service (CAB) is often a helpful first port of call for advice on a wide range of issues such as:

- benefits
- work
- debt and money
- consumer issues
- relationships
- housing
- law and rights
- discrimination
- tax
- healthcare
- education.

CAB is easily accessible and can be reached by telephone on **0808 2787 939** or attending one of their drop-in sessions:

Bournemouth

- The West Wing, Town Hall (BD2 6DX) - Monday to Friday, 10am to 3:30pm.

Poole

- Poole Central Library (BH15 1QE) - Monday to Thursday, 10am to 2:30pm.

Other face-to-face drop-ins happen at our Community Advice Vehicle (CAVe) at the following locations and times:

- Monday AM: St Luke's Church 9am to midday
- Monday PM: St Immanuel's Church 1pm to 4pm
- Tuesday AM: ASDA car park, West Quay Road, Poole, 10am to midday
- Tuesday PM: St Gabriel's Church, Turlin Moor, 1pm to 4pm
- Wednesday AM: Rossmore Library, 10am to midday
- Wednesday PM: Parkstone United Reformed Church, 1pm to 4pm
- Thursday AM: Somerford Arc, 10am to midday
- Thursday PM: Somerford Youth Centre, 1pm to 4pm
- Friday: Parkstone United Reformed Church, 10am to 3:30pm.





How are we doing?

We have previously asked you to tell us which of our services are most important to you and developed service standards to reflect what you said. The tables below explain how we have done over the last year.

Customer Service

Sample testing for one week in four from 1 October 2022 – 30 September 2023

We will answer 95% of telephone calls to the office within 6 rings.	99%
We will acknowledge email and website contacts within 24 hours or next working day and normally reply within 10 working days	92%
We will acknowledge at least 95% of letters within two working days of being received and give you a full response within 10 working days	95%
We will contact you within 24 hours or the next working day if you leave us a message.	90%

Repairs

Surveys issued for all repairs ordered by tenants between 1 October 2022 – 30 September 2023. We sent out 692 surveys and received 290 replies (42%).

We will ensure that our contractors keep appointments and notify you of any delays, or changes to repairs that are needed.	94%
We will ensure that for non - emergency repairs our contractors contact you within 3 working days of an order being raised and make a mutually convenient appointment usually within the following five working days.	90%
We will make sure that our contractors complete works within agreed timescales.	91%
We will ensure that our contractors carry identification.	61%
We will ensure that our contractors tidy up after completing repairs.	95%

We will once again remind all our contractors that they should show you their identification when they visit you. If they don't, please ask to see it.

Complaints

We received 15 Stage 1 and 2 complaints between 1 October 2022 and 30 September 2023

We will contact you within three working days to confirm that we have received your complaint.	93%
Following investigation, we will write to you with the outcome within 10 working days and explain what we intend to do to resolve the problem	60%
If you are dissatisfied with our response at Stage 1 of our internal process, you can escalate this to stage 2. We will contact you within three working days to acknowledge that we have received your request, and a senior manager will provide you with a full response within 10 working days	50%

Several of the complaints we received required further investigation. However, we remained in regular contact with the residents concerned until they were resolved.

Anti- social behaviour

Reports received between 1 October 2022 and 30 September 2023

Level 1 (most serious) complaints will receive an initial response within 24 hours	100%
Level 2 complaints will receive an initial response within 5 working days.	100%
Level 3 complaints will be responded to within 10 working days.	100%

Estate services

Estate visits completed between 1 January 2023 and 30 September 2023

We aim to inspect areas where estate services are provided at least once a month	96%
We aim to arrange a full estate inspection every three months, which residents will be invited to attend.	96%

We hope that these figures reflect your experience of contacting us in the last year, but if you have any comments or questions, then please let us know in the usual way.



A VERY BIG THANK YOU!

We tell you a lot more about the results from our recent **Tenant Satisfaction Measures Survey** in our Annual Report, which you will find enclosed with this edition of Sandbourne News.

However, we just want to say a really big **THANK YOU** to everyone who took the time and trouble to let us know what they think about Sandbourne and the services we provide. In all 186 tenants and shared owners responded which is over 40% of the people that were surveyed.

We are only too aware of the negative effects of the COVID pandemic, the cost-of-living crisis and soaring energy costs that everyone has endured in recent times. So, to know that despite these challenges **83%** of those who completed the survey were either very or fairly satisfied with our service. This is great news and motivates us to think hard about what other changes we can make to improve the service even more.

Please take a few minutes to read the Annual Report for more details on how we rated in the Tenant Satisfaction Measures Survey.

A Quick Reminder for Pet Owners

We know that most of you who own pets look after them responsibly, but we continue to receive some complaints, and would like to remind pet owners of their responsibilities. So please remember:

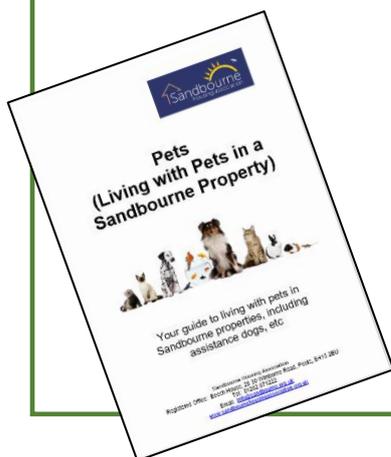
Pets should not be allowed to:

- enter any of the communal lounges, kitchens, laundries or guest rooms.
- roam free in any Sandbourne communal areas/grounds or in the neighbouring area (in the case of dogs).
- use the grounds where they live for exercise or as a toilet; this must be carried out away from Sandbourne premises.
- be noisy and/or disturbing to neighbours, for unreasonable periods of time and/or frequency, especially at nighttime.
- jump up or approach neighbours, visitors, staff or contractors, without invitation (for example, dogs).

Pets should:

- be insured, healthy and be up to date with vaccinations.
- be microchipped, as required by law for dogs, and their details kept up to date.
- in the case of dogs, be kept on a lead once outside of your home.
- never be left unattended for unreasonable periods of time.
- be cared for by someone, or an organisation, in the event of an emergency (for example if you are hospitalised at short notice).
- always be under the owner's/keeper's control in Sandbourne communal areas and in your own home.
- be cared for and all litter should be disposed of responsibly.
- be moved to another room during a visit from a member of Sandbourne's staff, or one of its contractors, if they request this.

Thank you for your co-operation in following these guidelines.



Are you a 60+ resident with a Sandbourne provided Careline service and planning to go away over the Christmas and New Year period?

If so, please remember to let Careline know if you are going away and advise them of the dates when your property will be left empty (you **don't** need to let Sandbourne know). You should let them know the date you are going away and then let them know when you are back at your flat.

The reason we ask this is in case there is a problem at your property while you are away, for example a burst pipe, that Sandbourne may have to deal with in your absence. Or, it could be that a neighbour is concerned that they haven't seen you around for a while, in which case Careline can check with your next-of-kin that you're okay. It is also important to update your next-of-kin details with both Careline and us.

Don't get caught out this Christmas...

In addition to the items listed in the article below, have you:

- checked that your heating is in good working order and told us if it's not
- reported any faulty window or door locks to us to keep your home secure
- made sure your contents insurance is in place and up-to-date
- contacted the housing team if you think you'll have trouble paying your rent or service charges
- checked that you have a valid TV licence
- know where you can find a torch (that works) if there's a power cut.

Remember that many trades close over the Christmas/New Year break, as we do, so please don't leave reporting things like repairs to us until the last minute.

Keeping warm and healthy this winter

There is lots of advice from the government, NHS and other agencies, who generally recommend you:

- Check if you or your family can get your free flu jab, which you're entitled to if you are pregnant, have certain medical conditions, are 65 or over or are a registered carer, etc.
- Before Christmas, or if the weather forecast is bad, check that you have enough medicines and food.
- Keep your home warm; TV/radio NHS adverts are suggesting 18°C as a minimum for your lounge.
- If you know your heating isn't working properly, do something about it now and don't wait for it to break down. Heating companies get very busy this time of year.
- If your heating does break down, please ring the registered office to report this (during office hours). However, if you have no other form of heating and the office is closed (over Christmas/New Year), please contact Bournemouth Careline (see page 2).
- Wear lots of layers of clothing to stay warm and wear shoes with a good grip if you go outside.
- Food is a vital source of energy, which helps to keep your body warm, so try to have regular hot meals and hot drinks throughout the day.
- If you can't get out, try to keep active round your home.
- Good hand hygiene can help prevent the spread of germs and viruses.
- Please keep an eye on older and more frail neighbours and relatives.
- Finally, if you're going away and you have a neighbour who you have regular contact with, let them know as they might worry if they don't see you around.

Parcel deliveries

At this busy time of year, we wanted to remind you that, as your landlord, we have no responsibility for dealing with any parcels left outside of your property.

Also, if you have, or decide to accept, a parcel for a neighbour by mistake or have one left that is wrongly addressed to your property, you should take this up with the Post Office or courier service direct and not contact us.

Christmas cards/letters not for you?

With the increase in post over the Christmas period, please remember that if you receive post that is not for you, you should simply write something like "not known at this address" on the envelope and pop it back in the post box.

If you believe the person lives on the same site as you and it looks like something important (eg a hospital letter), we may be able to offer re-delivering it for you if you drop it in the office and we have someone on site, but we can't always promise to be able to help.



Are you struggling with debts?

The Financial Conduct Authority, which regulates financial services, estimates that 11 million adults in the UK struggle to pay their bills - a rise of 3.1 million compared with last year.

So, what can you do if you find yourself in difficulty?

Who can I talk to?

It is important that you do talk about financial difficulties before finding yourself in a spiral of debt. The earlier, the better.

If you think you cannot pay your debts or are finding dealing with them overwhelming, seek support straight away. You are not alone and there is help available. A trained debt adviser can talk you through the options available.

Information and support are available and free of charge. Contact details for organisations that may be able help are listed at the end of this article.

What practical steps should I take?

Consumer advice charity Citizens Advice says that you should work out how much you owe, who to, and how much you need to pay each month. Identify your most urgent debts. Rent or mortgage, energy and council tax are called priority debts as there can be serious consequences if you do not pay them, and so they should be paid first.

Calculate how much you can cover in debt repayments. Create a budget by adding up your essential living costs like food and housing and take these away from any income such as your wage or benefits you receive.

Always see how you could boost your income, primarily by checking what benefits you are entitled to, and whether you are eligible for a council tax reduction or a lower tariff on your broadband or TV package.

How to check if you can claim a benefit?

- Guide to benefits, when you qualify and what to do if something goes wrong, from the independent **MoneyHelper** website, backed by government.
- Check the benefits calculators run by **MoneyHelper** and **Turn2Us**.

My energy bills are the biggest problem. Will my supplier help?

If you pay an energy supplier for your gas and electricity rather than Sandbourne, they must give you a chance to clear your debt through a payment plan first.

If you don't agree a plan with your supplier, it has been the case that they might try to force you to have a prepayment meter installed, or they may switch your existing smart meter to prepayment mode.

But since it emerged that meters were being forcibly fitted into the homes of vulnerable people, companies are now required to pass certain tests before they can switch customers.

I need some time to get myself sorted. What do I do?

A "breathing space" scheme in England and Wales shields people in problem debt from further interest and charges.

More information regarding the Breathing Space / Debt Respite Scheme is available on the **Step Change** website www.stepchange.org.

People receiving debt advice can apply for the break, which lasts for up to 60 days, to prevent them falling into a spiral of debt.

People receiving mental health crisis treatment **can apply for a Breathing Space scheme** using the **Referral form – CloudToolz by ZENTSO (zentsocloud.com)** on the **Step Change** website www.stepchange.org which lasts for the length of the treatment, plus another 30 days.

Other Organisations that may be able to help are:

For Hardship Advice

Citizens Advice Service

Provides information on benefits, employment and housing and help on debt, credit and legal issues.

Bournemouth and Poole 0808 2787 939
Ringwood 0808 278 7860
Dorchester 0808 144 8848



Turn2us

Is a national charity that helps people in financial hardship gain access to welfare benefits, charitable grants and support services.

Phone: 0808 802 2000 (Mon-Fri 9am-8pm)



The Trussell Trust

Works with local communities to run foodbanks that provide three days' emergency food and support to people in crisis.

Phone: 0808 208 2138 (Monday to Friday, 9am-5)



For Debt Advice

MoneyHelper

Brings together the support and services of three government-backed financial guidance providers. These are:

- **Money Advice Service**
- **The Pensions Advisory Service**
- **Pension Wise.**



Webchat available (Mon-Fri 8am-6pm, Sat 8am-3pm)

Phone 0800 138 7777 (Mon-Fri 8am-6pm)

National Debtline

Offers free, impartial, debt advice.

Phone: 0808 808 4000 (Mon-Fri 9am- 8pm Sat 9am-1pm)



StepChange Debt Charity

Helps people in financial difficulty by providing free, confidential, independent and realistic debt advice.

Helpline: 0800 138 1111



A cautionary tale...

We regularly include advice on fire safety and report our ongoing investment in this to ensure that everyone is safe in their home.

However, sadly accidents happen. In August two of our residents at Craigleith had to be evacuated and moved to alternative accommodation following a fire in their home. Thankfully the prompt action of the on-site Sage Care Team prevented any injuries or fatalities, but sadly the fire and resulting smoke damage caused significant damage to the flat and the residents lost virtually all their furniture and personal possessions.

As they had sensibly ensured that they had home contents insurance all their belongings can be replaced, and we are working with them and their insurers to help them get back on their feet after a very nasty shock.

This event resulted in us receiving a Fire Safety Audit from Dorset and Wiltshire Fire Service in September who subsequently confirmed that Craigleith and Sandbourne had met the necessary standards of fire safety. They also made several recommendations that we implemented to further improve your safety.

One of these relates to what to do if you live in a flat and there is a fire in your block. We have made a change to our ***“In the Event of Fire”*** notice, which has been printed on the next page of this edition of the newsletter for you to cut out. Please read this carefully and make sure that you know where the fire assembly point is at your block.

Please be assured that we will continue to invest in fire safety and work with our contractors and partners to keep everyone as safe as we can. However, please remember there are some simple things that you can do to keep yourself, your family, and your neighbours safe. These are:

- Take care when cooking and never leave cooking unattended.
- Plan and practise your escape route.
- Make a bedtime check.
- Don't overload your electrics.
- If you smoke, make sure that all cigarettes are completely stubbed out.
- Use candles carefully.
- Make sure that you don't store any items that could catch fire easily close to possible sources of ignition such as cookers, utility meters, or consumer units.

These simple steps can and will make a real difference, so please follow the advice and help us ensure that this is the last time that we need to report such a cautionary tale.



Please cut out the “In the Event of a Fire” notice on the next page and place it on the back of one of your doors where it will be easily accessible if required.

IN THE EVENT OF A FIRE

On discovering a fire in your flat

If the fire is in your flat:

- Leave your flat immediately, closing the door behind you, and make your way out of the building – do not stop to collect personal belongings.
- Follow the 'fire escape' signs.
- Break the nearest 'break glass' point on your way out of the building.
- Once you are safe, dial 999 and ask for the Fire Service.
- Do not re-enter the building.

If the fire is not in your flat:

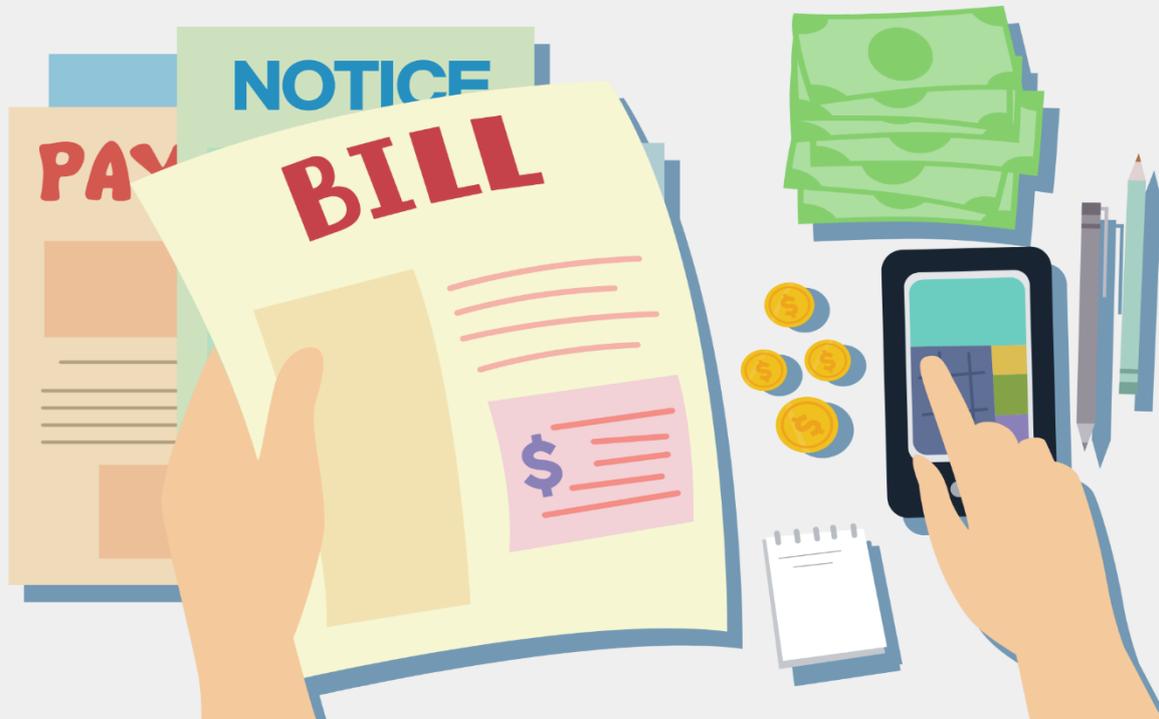
- It is safe to remain in your home, but if you wish to evacuate the building and can safely do so, please follow the 'fire escape' signs and go to the designated fire assembly point.
- Keep all doors and windows closed.

All rented flats are fitted with smoke and heat detectors and have fire alarms in communal areas.

In the event of a minor smoke incident occurring in your flat, where smoke can safely be dispersed and there is no risk of fire, please allow the smoke to escape via an open window and not by opening your door into the main corridor.

To reduce the risk of fire in your flat:

- Do not overload the electrical sockets.
- Make sure appliances are switched off at night and the television is unplugged.
- Do not place clothes, towels, etc, on heaters and cookers.
- Do not prop doors open, which are specifically designed to stop fire spreading, ie the front door to your flat (or guest room) and fire doors in the corridors.
- Always use an ashtray when smoking in your flat and make sure you put cigarettes out properly.
- Never smoke in bed or within the enclosed communal areas of the blocks of flats.



What is happening with energy costs?

The good news is that many people will have seen a fall in the price cap, which limits how much suppliers can charge for each unit of gas and electricity they use. Before October a typical household paid £2,074 a year for gas and electricity. That is expected to fall to £1,923 between October and December, according to the regulator Ofgem.

What are the energy price cap and Energy Price Guarantee?

In recent years, prices for variable tariff energy deals have been controlled by the energy price cap, which is now set every three months by Ofgem, the energy industry regulator. It confirms the maximum price suppliers can charge households per unit of energy on a standard - or default - tariff in normal circumstances.

When prices soared after Russia's invasion of Ukraine, the government said household bills would be limited by a government guarantee instead. Under this, since October 2022, a typical household's annual gas and electricity bill has been £2,500 (even though Ofgem continued to set its own cap at a higher level). The Energy Price Guarantee has now expired which means that the Ofgem cap now determines households bills again.

Will energy bills continue to go down?

That is impossible to tell for certain, not least because wholesale prices are affected by global issues, such as the war in Ukraine.

However, most experts do not expect energy prices to return to pre-Covid levels before the end of the decade at the earliest, and costs will inevitably be influenced by increased consumption if this winter is particularly cold.

What if I'm on a prepayment meter?

The government has promised to bring prepayment energy charges in line with those for direct debit customers. This means the cap should be the same for both forms of payment.

However, those who pay via cash, cheque, or bank transfer, usually every three months, will pay significantly more. Under the latest price cap, a typical bill for homes on a pre-payment meter will be £1,949 compared to £1,923 for households on direct debit.

Do I live in a typical household?

The calculations for a typical household are based on a direct debit customer using 12,000 kWh (kilowatt hours) of gas and 2,900 kWh of electricity a year. A kilowatt hour is a unit of energy used to calculate your bill.

However, most households aren't typical. Bills are based on how much energy you use, which depends on the number of people, the type of property and its energy efficiency.

Average annual expected energy bills could be:

Property Type	People	Gas used (kWh)	Electric used (kWh)	£
1 x bedroom flat	1-2	8,000	1,800	1,346
3 x bedroom house	2-3	12,000	2,900	1,923
4 x bedroom house	3-5	17,000	3,500	2,220

The projected cost for a one-bedroom flat continues in the vast majority of cases to be above the amount that Sandbourne recovers through the service charge from residents whose homes are heated via a communal boiler.

For these residents there will be no change (other than inflation) to how much they pay for energy on their homes until the existing electricity and gas contracts are re-negotiated in August 2024 and April 2025 respectively.

What extra support is available for energy bills?

As last year, the government are providing financial assistance to those on low incomes. In particular:

- £900 to households on means-tested benefits - paid in three instalments in spring, autumn, and spring 2024.
- £300 for pensioner households this winter
- £150 to people on certain disability benefits.

Vulnerable families can also claim help through the Household Support Fund, and - from October 2023 - the Warm Home Discount scheme as featured in the last edition of Sandbourne News..

Importantly, the £400 discount which all households received last winter has finished, and there has been no announcement that this may be repeated.



Asda brings back soup, roll and unlimited Tea and Coffee for just £1 for winter.



Asda have announced that they are bringing back their popular cafe 'winter warmer' £1 meal deal to support the over 60's this winter as they continue to face increased financial pressures during the cost-living crisis.

From 1st November 2023 until the end of February 2024, Asda are offering people aged 60 and over the chance to enjoy soup, a roll and unlimited tea and coffees for just £1 in any of Asda's 205 cafes.

The retailer first launched Winter Warmers in November 2022 for two months in a bid to support older customers who were disproportionately affected by the spiralling living costs, with 65-to-74-year-olds experiencing a £163 year-on-year drop in disposable income in August 2022.

The poster features logos for CAN (Community Action Network) and Wellbeing Collaborative at the top. The main title is 'Information Station' with a subtitle 'A helping hand to explore and connect you to the right community support'. A 'Find us at...' section lists four libraries with their respective days and times: Castlepoint Library (Monday 11:30am-3:30pm), Christchurch Library (Tuesday 2pm-4pm), Poole Library (Thursday 1pm-4pm), and Boscombe Library (Friday 10:30am-12:30pm). On the right, a cluster of thought bubbles lists services: Social Activities, Food and Finances, Bereavement, Help at home and Transport, and Get to know about these and more. An illustration at the bottom shows two people sitting at a table. The footer includes a QR code, a website link (https://bit.ly/wellbeingcollaborative), and an email address (wellbeingcollaborative@can100.org).

Information Station
A helping hand to explore and connect you to the right community support

Find us at...

- MON** **Castlepoint Library**
Every Monday at 11:30am-3:30pm
- TUE** **Christchurch Library**
Every Tuesday at 2pm-4pm
- THU** **Poole Library**
Every Thursday at 1pm-4pm
- FRI** **Boscombe Library**
Every Friday at 10:30am-12:30pm

Social Activities
Food and Finances
Bereavement
Help at home and Transport
Get to know about these and more

<https://bit.ly/wellbeingcollaborative>
wellbeingcollaborative@can100.org

or scan the QR code to find out more information



Festive Season Word Search

S	A	N	T	A	C	L	A	U	S	Q	W	E	R	E
E	N	T	Y	S	R	E	E	D	N	I	E	R	C	U
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O	P	W	A	T	A	Y	S	E	D	F	T	G	Y	H
J	K	M	C	A	R	O	L	S	L	Z	S	S	W	X
C	V	A	B	N	M	H	P	L	O	D	U	R	E	Q
W	K	N	E	K	A	L	F	W	O	N	S	E	N	F
E	L	O	P	H	T	R	O	N	R	J	T	Y	U	I

- Angels
- Baubles
- Candles
- Candy
- Carols
- Chimney
- Church Bells
- Christmas Pudding
- Elves
- Festive Season
- Tree Decorations
- Fruit Cake
- Happy Christmas
- Holiday
- Holly
- Jack Frost
- Jolly
- Mistletoe
- Nativity
- New Year
- North Pole
- Ornaments
- Pinecones
- Presents
- Reindeers
- Rejoice
- Rudolph
- Santa Claus
- Sleds
- Sleigh Rides
- Snowflake
- Snowman
- Stocking
- Sweets
- Tinsel
- Yuletide



What are you **entitledto** ?

independent | accurate | reliable

The UK's benefits system can be very complicated, and we know it can feel overwhelming for people using it for the first time or needing to understand the implications of a change.

Are you missing out on a boost to your income?

Our benefits calculator will help you check what benefits you may be entitled to claim. Try it today!



If you're not yet claiming means-tested benefits, now's the time to check if you're eligible. 10 mins using our calculator could be worth **at least £325.**



The **entitledto** website www.entitledto.co.uk has a reliable, independent online benefits calculator which can help you check what benefits you are entitled to.

To find out what you might be able to claim enter your details and you'll receive an estimate of your entitlement to benefits. You will need information about your income, savings, pensions and existing benefits for you and your partner, if you have one, to hand.

Don't forget that you can use the form below to:

- Give us feedback on or suggestions for this newsletter. Perhaps there's something you'd like to see that we're not currently covering.
- Give us feedback on or suggestions for any other issues relating to Sandbourne and/or its services.
- Tell us if you've changed your contact details, eg your mobile phone number, email address or if you've no longer got a landline.
- Tell us that we keep spelling your name wrong.
- Update your next-of-kin details, where we hold these.



FEEDBACK/SUGGESTIONS/CONTACT DETAILS FORM

If you would like to give us some feedback on either this newsletter or any other matter relating to your tenancy/lease, make a suggestion, or let us know your new telephone number, please just return this slip to us.

Name:	
1 st Line of your address:	

Feedback / suggestions / change of contact details (e.g., email address / telephone number)

All articles are correct at the time of publishing.

Copies of this newsletter are available, on request, in large print, and can also be downloaded from our website: www.sandbournehousingassociation.org.uk