

Edition 42, Spring 2024

Sandbourne News

Office Holiday Closure

The Sandbourne office will be closed on the following dates:

29th March – Good Friday 1st April – Easter Monday 6th May – May Day Bank Holiday 27th May – Spring Bank Holiday

Welcome to the Spring 2024 Newsletter.

It is full of articles which we hope you will find both interesting and useful – from health and safety information to advice on managing the cost-of-living crisis. There is also a two-page spread promoting Sandbourne's Community Fund, so if you have any ideas about a small project in your local area, then please contact us as we may be able to help.

Included with this Newsletter is the second part of the results of the Tenant Satisfaction Measures which we are now required to collect and compile by the Regulator of Social Housing (RSH). The results give an overview of how Sandbourne is performing against a range of factors, and we will also be able to compare our results to those of other housing associations later in the year. We will let you know when this information is available.

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Recipes

As I write this the rain is streaming down the window and it is really quite cold. However, the flowers on this front cover remind us that Spring is just around the corner and that soon the days will be warmer and new life will be springing up in our parks and gardens.

> With that in mind, I would like to wish you all a very Happy Easter and hope to meet up with some of you over the coming months.

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+ <u>without</u> 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 prerecorded 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

<u>repairs@sandbourne.org.uk</u>, 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.

Think and ask before you change your electricity meter.

Recently we have inspected several vacant homes, where the previous resident has through their energy supplier, changed their electricity meter, from one that records both off- peak (economy 7) and day rate electricity, to one that only monitors day rate consumption.

Homes that are fitted with night storage heaters, need to have meters that record both off-peak and day-rate electricity use, for the heaters and hot water systems to work as they are designed to. Changing to a meter that only records day rate consumption, because for example your utility supplier tells you that this is required if you want to fit a smart meter, could actually cost you more than you are hoping to save.

Should you want to replace your meter in one of these properties i.e. for a new smart meter please ensure that it is installed with the correct type of meter and that the account is also correct. If you have any doubts, or questions, please contact us and speak to one of our Maintenance Managers, before arranging any work.

Changing your electricity meter before consulting with us may result in you being recharged if we need to carry out further related works in the future.

We take *SAFETY* seriously – do you?

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We hope that you know from previous Sandbourne News articles, that we take your safety very seriously. This can be seen when you have contact with us and our contractors and what you should see where you live.



As well as the checks that we are required to do by law, such as the annual servicing of gas boilers, there are a range of other things where

regulation or good practice mean that we may need access to your home to complete these. These include for example, unvented hot water cylinders, Careline call equipment and 5- yearly electrical safety inspections.

We write to you in advance to let you know that our contractors will be contacting you to make an appointment, and they will always do their best to make a time and date that is convenient to you.

Most residents understand the importance of these checks and are happy to make and keep the appointments with our contractors. However, a minority fail to respond, and in doing so potentially put their safety and others at risk.

If you receive contact from us or one of our contractors, it is really important that you respond, make an appointment that suits you and allow the contactor access to your home when they call.

Because we take safety seriously, if you repeatedly fail to respond we will consider legal action under the tenancy by way of an injunction from the County Court to require access to your home. This will mean that we incur legal costs that will then be recharged to you.

Please help us keep you and your neighbours safe and ensure that you contact us, or our contractors, if asked to make an appointment for a safety check or inspection.

Fire Doors – there for your safety!

Fire doors are a legal requirement in flats, and communal areas, and are provided for your safety.

At some of our sites (those specifically for people aged 60+) fire doors in the communal areas can remain open, as they are connected directly to the fire alarm and will close automatically if the fire alarm is activated. Residents at these sites have been made aware of this if it applies to their homes.



However, if you live in one of our 'general needs' blocks or at a 60+ site without such a connection there are some important but simple rules to follow:



- Fire doors must be kept *closed at all times*, and *never* wedged open.
- Fire doors and the self-closing devices that are attached to them must never be tampered with.
- If you see a problem or defect with a fire door, please report this to us immediately.

To comply with the new Fire Safety Regulations (2022), Sandbourne will continue to inspect fire doors in communal areas every 3 months and will need access to the homes of those living in flats once a year to undertake an inspection of the fire door(s).

If you live in a flat many of you will have received a visit from Brian Griffiths, one of our Maintenance Managers, in the last couple of months who is a qualified fire door inspector to undertake the inspection of your front door. There are a small number of properties that Brian has been unable to arrange access to, so if we contact you about this, please arrange a convenient time for the inspection.

Sadly, we continue to receive reports of fire doors being wedged open in common areas. If you see a door that is like this, please remove any wedge that is there – for your own safety and that of your neighbours.

Fire safety is everyone's responsibility, please follow these simple rules to help keep everyone safe.

Tenant Satisfaction Measures – Management Information.

In December of last year, we published the first part of the results of the Tenant Satisfaction Measures (TSMs) from the perception survey in September 2023 asking you how satisfied or dissatisfied you were with your home and the service that Sandbourne provides. You may remember that 83% of those that replied said that they were either "very" or "fairly" satisfied with our overall service.

At the time we explained that we would publish the second part of the results, the Management Information in the Spring of 2024, which is now enclosed, or attached with this edition of Sandbourne News.

This is compiled from our own records and covers the period 1 October 2022 to 30 September 2023. As with the first part of the results, the Regulator of Social Housing (RSH) expects all landlords to collect and present the information to residents in the same way.

We hope that this is of interest to you. Should you have any queries or questions then please contact us in the usual way.

PLEASE DO NOT FEED THE BIRDS



Nuisance birds... and their protection

Our usual reminder that the birds will soon be nesting and may become a nuisance, but they are protected, and we're limited with what we can do.

For this reason, we would again ask that you don't encourage the birds by feeding them, particularly near to our blocks of flats. They can make an awful mess, which can damage cars etc, and the food can also encourage vermin.

The government website says that "All wild bird species, their eggs and nests are protected by law. You must always try to avoid harming birds or use measures which do not kill or injure them, before considering taking harmful action".

We cannot therefore remove nests that are being built, and need to avoid trimming or cutting trees, bushes, hedges and rough vegetation during the nesting season.

Sandbourne will always take seriously your concerns about nuisance birds, but any action taken will have to be in line with the current lengthy government guidelines.

Please help us though and as mentioned above, do not leave food out for the wildlife near to your home.



So, what exactly is happening with energy prices?

This is a question that many of us are asking, but the answer remains unclear. Some experts are predicting that domestic energy prices will fall by 16% in April, whilst others maintain that the disruption in the Red Sea and wider political tensions in the region will mean that any fall in energy prices will be much smaller. Sadly, one of the few points of agreement seems to be that prices will not be returning to what they were 3 years ago any time soon.

So, what does this mean for you?

If you live in one of our homes that has its own gas and / or electricity meter, then hopefully your energy supplier will be able to pass on any savings that they make as a result of any price reductions in the wholesale oil market.

If you live in a Sandbourne home that has a communal meter, then the position is rather more complicated.

You will remember that in April last year we increased the amounts that we charge you via your service charge for electricity and gas very substantially to reflect the increased costs that we were going to incur from our energy suppliers. Like many other landlords we use an energy broker to secure the best price, and when our energy contracts were reviewed the best deals available were to fix the price for gas for 2 years until May 2025 and for 12 months for electricity until August 2024.

This means that until these existing contracts are renewed again, we will continue to pay the prices that were agreed when they were signed. Therefore, there will be no immediate change to how much you are charged for gas and electricity in your service charge.

That said, the early indications from our energy broker are that currently wholesale electricity prices may be beginning to fall. Please be assured that if this continues and our new supply contract from August 2024 is for less than what we are paying now , we will pass any reductions to you through your service charge as soon as we can.



Christmas may seem like a long time ago...

But many people are still trying to pay off credit cards and overdrafts from the festive season whilst struggling with the cost of living. The Financial Conduct Authority estimates that 11 million people in the UK struggle to pay their bills - a rise of 3.1 million compared with 2022.

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

What steps should I take first?



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 financial demands. These are what are known as priority debts and bills because there can be serious consequences if you do not pay them, such as losing your home or facing court proceedings. They should be paid first. These include:

- Rent, mortgage repayments, and loans secured on the home.
- Gas and electricity bills.
- Child support and maintenance payments.
- Council tax, income tax, VAT and other taxes.
- TV licence payments, together with any court fines and payments.

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.

After this, then move on to looking at other debts, although failure to pay could still lead to the arrival of bailiffs. These are credit cards, store cards, buy-now-pay-later payments, overdrafts, unsecured loans and water bills. Ignoring them would still see the cost of those debts spiral.

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

MoneyHelper

- Guide to benefits, when you qualify and what to do if something goes wrong, from the **MoneyHelper** website, which is backed by the government.
- · Check web-based benefits calculators run by:-

Policy in Practice Entitledto Turn2us







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. Organisations that may be able to help include:





SANDBOURNE HOUSING ASSOCIATION COMMUNITY FUND IN ACTION

You may remember that we launched the Community Fund back in 2020. Below are the details on this Community Fund and how you may apply for it.

What is the Community Fund?

Sandbourne has set up a Community Fund for residents. The money for this comes from the savings made by Sandbourne over the course of the past year. We allocate a total of £3,000 to successful Community Fund bids every year across our 480 homes in Dorset and Hampshire.

Who can apply to the Community Fund?

A central principle of the Community Fund is that residents present their case and gain support from neighbours and local people. Any resident can put forward an idea.

We will also consider accepting applications for project funding from other groups that will directly benefit Sandbourne residents.

Proposals are put forward to the Board, which includes residents, who will then help to decide whether the money will be granted. The Board usually meets five or six times a year so, depending on when you apply, you may have to wait a few weeks for a decision.

What can the money be used for?

Proposals for the Community Fund should follow the criteria below:-

- It should benefit the community
- It should be properly costed and have an outcome
- It should be inclusive It should be deliverable by Sandbourne, residents or another organisation on their behalf
- It should only be used to provide something that Sandbourne would not normally be expected to provide it must not be used to make up a shortfall in a regular budget.



What sort of projects might be funded?

Community Fund grants can be used to help fund projects, events or the purchase of equipment such as:

- Supporting the late Queen's "Green Canopy" initiative to mark her Platinum Jubilee, at the request of residents planting trees at several sites in Southbourne and Ringwood.
- 2 x environmental improvement projects at Stourwood Avenue in Southbourne.
- Negotiating with BCP Council to improve road markings, reducing the problem of vehicles blocking entrances.
- A smart TV in the communal lounge of Craigleith to support the existing community activities.

How much can I apply for?

The Community Fund is designed to benefit as many people as possible. You can apply for up to £750 per application or community group.

When can I apply?

Now! You can apply for a grant at any time. Community Fund grants are distributed throughout the year as applications are received and considered.

How often can I apply?

You can apply for a grant every financial year (April to March) if you wish, although it is our general policy that we will not offer a grant to the same person or group for more than two consecutive years. The Board will also take this into account when considering your application.

If you are a residents' group or social committee with a bank account, you will need to have no more than £250 in your account before applying.

Also, we encourage everyone to consider their own fund-raising activities in the community to help support your application and the Board will also take this into account.

Sandbourne reserves the right to decline any application without stating a reason.

Are all applications successful?

Not necessarily. The Community Fund has a limited amount of money available each year and there may be times when the budget is over-subscribed. In such instances the Board will distribute the funds as they see fit and may grant an amount less than requested.

Details of all successful grant applications will be published every guarter in 'Sandbourne News'.

Sandbourne Housing Community Fund

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How can I apply?

You can apply by completing the Community Fund application form. Please contact us to request our leaflet and application form.

What happens next?

Send your completed application to Sandbourne Housing Association, either at info@sandbourne.org.uk or post to: Sandbourne Housing Association, **Beech House** 28-30 Wimborne Road Poole, BH15 2BU

Energy Saving Tips to Save Money

As the cost of living continues to increase, we thought it might be helpful to provide a few simple tips and reminders that may help to save money:

Turning your combi boiler flow temperature down to 60°C could save you up to £100 a year.



Flow temperature is the temperature of the water that your boiler sends to radiators. Reducing flow temperature isn't the same as lowering your thermostat and won't noticeably reduce the temperature of your home but may increase the time it takes to reach the target temperature on your thermostat.

If you are over 65, or have pre-existing health conditions, you may want to set a slightly higher flow temperature of 65°C to ensure your home warms more quickly.

Turning down radiators in rooms you aren't using or use less could save you up to £70 a year.

When you're not using rooms, turn radiator valves down to between 2.5 and 3 (roughly 18°C). While you are using a room, increase the temperature to a comfortable level by turning the valve up. Turning off radiators completely in rooms you are not using is less energy efficient as this means your boiler has to work harder to increase the temperature again than if kept at a low setting.

People over 65, children under 5 and those with pre-existing health conditions are more vulnerable to cold temperatures. Make sure you are warm enough and have a minimum indoor temperature of 18°C to ensure you protect your health while maintaining comfort.

Turning appliances off at the socket could save you up to £70 a year.

Almost all electrical appliances in your home, such as computers, televisions, smart devices and video game consoles draw power continuously unless unplugged. Turn off the power switch at the socket or unplug appliances from the socket when they are not in use.

Washing clothes at a lower temperature could save you up to £40 a year.

Modern washing machines can clean clothes effectively at lower temperatures. Changing from 40°C to 30°C means you could get 3 cycles instead of 2 using the same amount of energy, depending on your washing machine.

Using your tumble dryer less could save you £70 a year.

Tumble dryers are one of the most energy-intensive devices in the home.

Use your tumble dryer less frequently by ensuring you have a full load (around three-quarters of the drum) or use a clothes-airer to dry clothes outside, or inside with a window open for ventilation. You should also avoid overfilling your dryer as this could lengthen the drying time.

Closing all your curtains and blinds at night

By closing your curtains and blinds, you can help stop warm air escaping through windows and reduce heating costs, especially if you have radiators situated below your windows.



How can I save money on my grocery shop?

As price rises bite into purses and wallets, many people are cutting back on the weekly food shop. As well as buying less, people are looking for ways to make their money go further and to make the most of what they have.



Here are a few handy tips:

Keep track of what you already have.

Have a look in your cupboards before each shopping trip. Making a shopping list, is always helpful but if you're adding to what you've already got in your cupboards, then you're going to spend money on things you don't need. There's no point in buying more tins of tomatoes if you've already got five of them in the cupboard.

You may also consider keeping a list of what you have in your food cupboard and freezer, so that you always know what you have, before going shopping. Sounds simple but you may be surprised how much you can save on your food bill by using this tip.

Head to the reduced section first

Consider changing how you shop. When you walk into a shop head straight for the reduced section, it may well be that there is something on your shopping list there which you need.

You may also want to consider visiting the frozen-foods section, and then the canned-produce aisle. Frozen meat, fish and vegetables are almost always cheaper than the fresh option. If you get what you need from there before going on to the fresh produce aisles, you're almost certainly going to spend less.

Make better use of your freezer.

There is research to suggest that the average household wastes around £700 every year by throwing food away. Making better use of your freezer can make a significant difference. If you find that you have food which is getting close to its use-by date you should always try to freeze it Things like milk and cheese, even fruit and vegetables, can all be frozen and kept for when you need them.

More on the basics of freezing can be found on the Food Standards Agency website. You may consider using your freezer as a "pause button" rather than a long-term storage solution. Almost all foods can be frozen, but you do have to change the way you use them.

So, for example you can't defrost a banana or salad and expect it to be the same as when it went into the freezer. But if you think about how, you could use it in puddings or in soups or in casseroles, then you can save money.

Understand packaging.

Supermarkets tend to package food for their convenience rather than ours as it is easier for them to transport. So, for example removing the packaging from a pack of mushrooms and storing them in a paper bag when you get home will help them to last longer.

Alternatively, just putting a piece of kitchen roll into an open bag of salad to absorb moisture is going to help it last longer as will keeping fruit in the fridge. It is worth checking that the fridge temperature is set to below 5 degrees C as anything warmer than this means that milk and food will go off more quickly.

Happy shopping and hopefully happy saving!



Legionella

Being water safe ...

On occasion you will have seen press reports of Legionella outbreaks in a variety of places such as offices, factories and sometimes in homes. We would like to remind everyone of both what Sandbourne does and what you can do to help reduce the possibility of this happening in your home.

So, what is Legionella?

According to the Health and Safety Executive's (HSE) website, the Legionella bacteria (along with some others) is common in natural water sources such as rivers, lakes and reservoirs. However, the conditions are rarely right for people to catch the bacteria from these sources.

The bacteria may also be found in purpose-built water systems, including hot and cold-water systems and spa pools etc. In this environment, where water may not be stored at the correct temperature, the risks of this bacteria growing are higher.

This is normally in places where the bacteria can grow, for example where there is rust, sludge, scale or stagnant water, etc, and where water is being stored in parts of a system between 20-45°c.

The Legionella bacteria can develop into Legionnaires disease, which can, in severe cases, result in a fatal form of pneumonia.

How do you catch it?

Legionnaires disease is contracted by inhaling small droplets of water (aerosols), suspended in the air, containing the bacteria.

What can you do to prevent this?

You need to reduce the risk, which is quite small, of the Legionella bacteria being able to grow in your home and the following are some examples of what is advised:

• If you move into a new home which hasn't been occupied for a while, it is always a good idea to run the bath and sink taps (hot and cold) for five minutes to flush the water (and possible bacteria) through. You should do this for your shower as well.

- If you've been away on holiday for a week or more, it's a good idea to flush your water system through, starting at the top of the house (where applicable): flush the toilet (best to have the toilet lid down); and run the hot and cold water bath and sink taps (kitchen taps as well) for a couple of minutes. You should also do this for your shower.
- If your shower hasn't been used for a couple of weeks, it's a good idea to remove the shower head and clean/disinfect this as well using an appropriate shower head cleaner. Ideally, you should clean/disinfect/descale your shower head every three to four months. Please note that shower heads are your responsibility, and we will **not** clean or replace these for you.

Sandbour

Legionella

Our advice on what our tenants

Cur advice on what our tenants, leaseholders and shared owners should no in their home

What else might be affected?

Whirlpool baths, garden hoses, humidifiers, and any other water where it is allowed to rest and become stagnant.

What if I live in a block of flats?

Sandbourne has risk assessments and procedures in place to test all communal water supplies on a regular basis. This includes communal kitchens, communal

toilets/sinks, and guest room showers etc. We will also pre-set water temperatures, and these are checked every month. We also test flats that are at the end of a water supply run.

In addition, at developments that have communal water tanks these are cleaned and disinfected each year.

Taking these precautions and following the advice in this article make an important difference in reducing the risk of Legionella developing in our homes.

Want to know more?

You can find a copy of our leaflet on Legionella on our website or can contact us for a copy or if you have any queries.

Home Contents Insurance

Sandbourne does not insure residents' furnishings or belongings. We strongly advise you to take out your own home contents insurance. This should cover you against damage to your personal belongings, floor coverings, furniture and other contents and decorations, including damage from fire, flood, break-in and vandalism, or accidents caused by you to your neighbour's property or Sandbourne's communal facilities.

When choosing an insurance policy, you should make sure it covers broken glass and locks in doors and windows, as these are repairs you normally have to pay for. Your insurance should also cover items if they are stolen should you have a break-in.

Recipes...

Below are a few easy meal recipes that we thought would be fun to share with the thought that a Recipe page could be added to every issue of the Sandbourne Newsletter...

Easy Tomato Soup

This Easy Tomato Soup is ready in under 15 minutes, uses just 7 ingredients and no fresh tomatoes needed. This is easy comfort food at its finest!



400g Chopped Tomatoes – canned 1 Onion – diced 2 tbsp Butter 500ml (1.5 cups) Vegetable Stock 2 tbsp Tomato Puree 1 pinch Sea Salt and Black Pepper Fresh Basil – (to serve)



Method

- Heat 2 tablespoon Butter in a large pan. Once melted add 1 Onion and cook on low for 4 minutes.
- 2. Add 400 g Chopped tomatoes, 500 ml Vegetable stock, 2 tablespoon Tomato puree, and 1 pinch Sea salt and black pepper and simmer for 10 minutes.
- 3. Blend and serve with Fresh basil (optional).



3-ingredient Peanut Butter Cookies

Using ingredients that you'll have at the back of your cupboard, these simple Peanut Butter Cookies go perfectly with a cuppa.

Ingredients

200g soft light brown sugar 1 large egg 225g crunchy peanut butter

Method

- 1. Beat the sugar and egg with an electric whisk for 1-2 mins until smooth. Add the peanut butter and whisk again until combined. Cover with clingfilm and chill for 30 mins.
- 2. Preheat the oven to gas 4, 180°C, fan 160°C and line 2 baking trays with nonstick baking paper. Using a dessertspoon, scoop out 10 balls of dough, about 45g each. Flatten the bases a little and arrange on the baking trays at least 6cm apart.
- 3. Bake for 12-15 mins until golden at the edges. Leave to cool on the trays for 15 mins, then transfer to a wire rack to cool completely. The cookies will keep in an airtight container for up to 3 days.



Belated Congratulations!

Friday 3 November 2023 was an important day for Sandbourne, and our Chief Executive Fiona, as it marked her 25th anniversary with the organisation.

Joining our predecessor, Broadway Park Housing Association initially as Finance Manager in 1998, she was subsequently appointed as Chief Executive before becoming Finance Director when Sandbourne was formed in 2015 following the merger with Bournemouth Housing Society for the Elderly. She was then promoted to her current role four years later.

Although Fiona did her best to make sure that no one made a fuss to mark the occasion the team at Beech House and Board Members had other ideas. Here's to the next 25 years!



Fiona Ferenczy with the bouquet she received from the Board on 3 November to mark her 25 years with Sandbourne

Policy Consultations

As part of our regular policy review process, we are proposing some changes to our Complaints, Compliments and Comments Policy and our Reasonable Adjustments Policy. These were initially considered by our Board on 31 January 2024.

If you would like to comment on either policy, before it is agreed by the Board, please contact our office for a copy of the policy and let us have your feedback by Friday 8 April 2024.

Spring Word Search

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Daffodil	Bluebells	М	F	S	F	R	Ρ	F	S	Α	I	S	Е	Е	R	F
Blossoming	Flowers	в	Ν	Α	G	Ο	Е	Α	R	В	R	U	Е	В	V	L
Tulips	Fresh	S	L	т	I	Ν	L	V	Ν	Е	I	Ν	Е	U	S	0
Pansy	Foliage	в	М	U	S	R	I	I	0	S	S	S	В	т	Α	w
Lilies	Fair Weather	L	I	ο	Е	Е	W	Ν	Α	L	Y	н	Е	т	Е	Е
Clover	Gardening	ο	w	R	S	в	v	Е	Ν	G	С	I	L	Е	Р	R
Apple Blossoms	Butterfly	S	Е	ο	D	S	Е	R	Α	Т	Е	Ν	в	R	т	S
Freesias	Sweet Peas	S	D	R	Α	S	Ο	L	Α	т	G	Е	М	F	Е	Е
Roses	Bumble Bee	ο	G	С	F	Е	S	L	L	н	н	Е	U	L	Е	Е
Seedlings	Easter	м	Ν	н	F	I	Α	I	в	S	G	Е	в	Y	w	D
Lambs	Spring Harvest	1	Т	Α	ο	L	S	S	Ν	Е	Р	Ν	R	w	S	L
New Beginnings	Birds Singing	N	Ν	R	D	Т	С	Е	т	G	L	Т	Т	х	Е	
Morning Dew	Iris	G	R	D	T	L	Z	L	S	E	ī	Р	L	R	к	N
Sunshine	Orchards	J	0	S	L	A	м	в	S	ο	R	N	Р	U	Р	G
		Н	М	P	G	N	I	N	E	D	R	Α	G	A	T	S

What are you entitled to?

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!

entitledto

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 <u>www.entitledto.co.uk</u> 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:

entitledto

- 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

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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