# Pinevie



# Santa's **Special Delivery**

While Santa is very busy in the North Pole getting ready for Christmas, his helpers will be delivering some selection boxes for all the good boys and girls in the area.

If you have a child aged 1 to 12 and they are registered as living with a Pineview resident, please call into our office to pick up a selection box between 16 and 19 December 2019.

All children must be accompanied by an adult.



As you may be aware, each year at Christmas the Association donates a £10.00 shopping voucher to each of our tenants or joint tenants who are over the age of 60 by the end of the year.

The £10 Christmas Shopping voucher will be delivered to your home week beginning 16 December 2019.

#### **Drumcog Annual** Pensioner's Lunch

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If you are a pensioner, you can choose to swap your £10 voucher to attend the Drumcog Annual Pensioner's Lunch. This year the Christmas Lunch will be taking place Wednesday 11 December between 1:00pm and 3:00pm at Olivers function

suite, 20 Drumchapel Road. If any of our tenants would like to attend, please call the office to place your name on the list. The lunch is free to all pensioners.

### COPE Xmas Lunch -Free food and company

COPEScotland is sponsoring COPE to offer a FREE Christmas Community lunch, a chance for 100 people to get together, enjoy a meal together and have fun with a festive quiz and prizes at Olivers function suite 20 Drumchapel Road on Thursday 12 December 2019, 12:00pm to 3:00pm. If you are interested in booking a place please contact Kathleen at Cope on 0141 944 5490 or email Kathleen Robertson kathleen2@gmx.co.uk.

Merry Christmas and a Happy New Year from everyone at Pineview Housing Association.



The office will be closed during the afternoon of Friday 20 December 2019. The office will close at 1:00pm on Tuesday 24th December 2019 and will reopen at 9.00am Monday 06 January 2020.

For emergency repairs, (fire, flood, break-in, broken windows) call City Building on 0800 595 595 For heating or hot water emergencies:

Residents at Grogarry Road, Summerhill Road, 1-7 Backmuir Road, 16-38 Springside Place (even numbers), call **Gas Sure** on **01294 468 113** 

All other Tenants should contact City Building on 0800 595 595

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#### Office **Opening Hours**

Our standard office opening hours are: Monday - Thursday 9.00am until 5.00pm Friday 9.00am - 4.00pm

We can arrange appointments to see customers out with these times if required. Please contact our office if you require alternative arrangements.



# How to Get Involved With YOUR Association:

There are a number of ways for you to get involved in the work of the Association, the four main ways being:

- Joining the
   Management Committee
- Joining the Resident and Customer Forum
- Adding your details to our Consultation Register
- Contacting us at the office when you want to know more

We are always looking for ways to have more residents and customers involvement. If you have any suggestions for getting involved or for improving our services please contact Isobel at our office to let us know. We need your input to help us make sure our services meet the needs of our residents and customers. We can't always do everything that everyone wants but we need to know what you want so we can try to meet your expectations or at least be able to explain to you why we cannot.

You can contact the Association or keep updated with our news in a number of ways:

Telephone: 0141 944 3891
E-mail: mail@pineview.org.uk
Website: www.pineview.org.uk

#### or by

 Visiting our office at 5 Rozelle Avenue, Drumchapel, G15 7QR

#### **Our Mission:**

"Pineview Housing Association aims to provide quality affordable homes, and deliver excellent service through listening and engaging with our customers".

#### **Our Values:**

Pineview Core Values, Objective and Behaviours are agreed as being intrinsic to everything we do. We will be:

- Honest and transparent
- Fair and adaptable
- Polite and approachable
- Positive and considerate
- · Knowledgeable and listening

#### **Our Objectives:**

- 1. To provide good quality affordable housing for rent and home ownership and maintain quality through appropriate long term investment.
- 2. To assist tenants and where appropriate owners and sharing owners to sustain their tenancies/ownership through the provision of adaptations, advice and support, housing options service and any other initiatives which the Association can reasonably enter into.
- To provide efficient, responsive and cost effective housing services for customers.
- 4. To ensure that the work of the Association is supported by effective governance, financial and administration systems and that staff and Committee are accountable for the work of the Association.
- 5. To ensure that the Association is an employer of choice.
- 6. To consolidate our business within our existing neighbourhoods and take advantage of development opportunities should they be financially viable and appropriate to undertake.
- 7. To support wider role activities that help to support the investment and regeneration that has already taken place and which introduce measures to help sustain our business and develop our community.

#### **Our Behaviours:**

- Communicating in an honest, open and transparent way Imparts
  accurate information (both verbal and written) and is receptive to other
  peoples' opinions. Shares information with colleagues, tenants
  and stakeholders.
- 2. Embracing Change Being open to and engaging with new ideas and ways of working. Responding positively and creatively to changing demands.
- 3. Building great relationships Working co-operatively with colleagues, tenants and the communities that we serve.
- 4. Acting with courtesy and consideration Promotes equality and a culture of inclusiveness. Does not discriminate against others.
- Valuing Everyone's Contribution Building collaborative teams that focus on collective aims. Developing individual capability through effective learning and development.
- 6. Delivering excellent service Delivering excellent service consistently and taking personal responsibility for getting things done.
- Engaging with customers Willing and able to understand and meet the needs of all our customers and stakeholders and provide the best quality service to them.

The Association is committed to the above mission, values and behaviours. If you believe that we fail on any of these, please contact our Director, Joyce Orr, to discuss this and ways in which you think we can improve.

# Resident and Customer Forum

The Association has an active Resident & Customer Forum who would like to remind you that you would be more than welcome if you wish to get involved. The Forum holds monthly meetings and play an essential role in the work of the Association and in ensuring that tenants' and customers' interests are kept at the heart of what we do. The Association is very grateful for the work undertaken by the forum and would like to thank them for everything they do. The forum are a great group of local people who would welcome anyone wanting to get involved.

The role of the Forum is to provide an opportunity for customers and residents to work together with us on matters of service, strategy and policy that impact upon all or many of the Association's customers. The Forum enhances existing tenant participation arrangements by introducing a tier of 'tenant accountability' to help ensure Pineview Housing Association remains customer focused whilst striving for continuous improvement. We recognise that by working closely with tenants we can best determine the wants, needs and aspirations of our customers. The Forum allows tenants and residents to influence service development which in turn should lead to higher levels of customer satisfaction.

Membership rules are 'informal', open to people who live in the local area, and are aged 16 and over. The Forum is supported by the Association's staff and Committee members, with the relevant staff members being in attendance at each meeting.

The Forum is different from the Management Committee in its purpose and what it does. The Management Committee is the governing body of the Association and sets the strategy and policy for the work of the Association and employs staff to achieve these. The Forum does not get directly involved in this work but looks instead at specific areas of work to see if there are ways to improve service provision for residents. Any suggestions it has are then notified to the Management Committee to consider. The Forum, therefore, is a very important part of the Association.

# All meetings are held on the first Wednesday of each month (excluding July and January) and start at 6.00pm in Pineview's Offices at 5 Rozelle Avenue.

If you are interested in getting involved please do not hesitate to contact Karen at our office for more details.

Also, if you have any suggestions for other ways in which you would like to become involved or any topics / service areas you would like the Forum to look at please let us know.

### **Business Plan**

The Association's business plan has been updated (Oct 2019) and is available on our website. The business plan is a "live" document and is the focus of the Association's work. Various elements of performance against the business plan is reported to and considered by the Management Committee each month. There are a number of key timing elements when the Management Committee consider specific aspects of the business plan, which are detailed within the reporting calendar of the business plan.

If you would like to know more about our business plan and/or our planning and reporting systems, please contact Joyce at our office.

# Value for Money Statement

The Association is starting work on defining a value for money statement which will be applicable to all the work we do. This will provide a description of how value for money is assessed by the Association. We would like the input of our tenants and service users in agreeing the definition or statement. We will be engaging with the Resident and Customer Forum on this but would also welcome individual contributions.

If you would be interested in helping us to develop this please contact Karen or Joyce at our office.



Freedom of Information (FOI) laws apply to us from 11 November 2019 and give you the right to request information about the housing services that we deliver and also the information that we have provided to the Scottish Housing Regulator about our financial wellbeing and governance. You can also request environmental information that we hold under the Environmental Information (Scotland) Regulations 2004 (EISRs).

Before making a request to us, please check our website and the Scottish Housing Regulator's website, as we publish a large amount of information on our website and the Regulator also publishes information about our activities and performance. Over time, we will also publish information that we have disclosed in response to previous FOISA and EISRs requests in a dedicated area on our website. A very useful starting point is our publication scheme, which can be viewed at:

https://www.pineview.org.uk/freedom-of-information/.

The scheme categorises the information we publish into different classes and the links within the scheme will take you directly to the information.

If the information you wish to access is not included in our publication scheme or otherwise published by us or the Regulator, you may submit a request to us at pineviewdpo@infolawsolutions.co.uk and we must provide it to you, unless an exemption applies.

Some useful tips to keep in mind when making your request are:

- Keep your request separate from any correspondence which deals with other issues to allow us to identify your request and respond more quickly and separately from any other issues.
- Keep your request polite, as we can refuse to comply with requests containing inappropriate or abusive language in certain circumstances.
- You can only ask us for recorded information that we hold. If you ask us for an opinion on an issue, this may not be recorded by us and your request may be refused because we do not hold the information.
- Ask us for advice and assistance in preparing your request, if you are experiencing any difficulties. You can
  complete and submit an access to information request form on our website and hard copies are also available at
  our office. Staff would be pleased to assist you in completing the form.
- Focus on the information that you really need and keep your request simple. Complex requests that involve significant staff time and resource may be refused in certain circumstances.
- Be as specific as you can (including dates, if possible) when describing the information you wish to access. Wide-ranging and vague requests may result in the response taking longer.
- Submit your request to pineviewdpo@infolawsolutions.co.uk to ensure your request is directed to the correct person quickly.
- Provide a telephone number in case we need to contact you to clarify your request or to provide you with advice and assistance.

If you have any questions about FOI, please contact our Data Protection Officer (DPO), Daradjeet Jagpal, by: e-mail at pineviewdpo@infolawsolutions.co.uk; telephone on 07575 838 625; or writing to: The Data Protection Officer, Pineview Housing Association Limited, 5 Rozelle Avenue, Drumchapel, Glasgow, G15 7QR.



### **Our Website Portal**

Our website has the facility to allow you to connect to your rent or factoring account where you can monitor your account charges/payments and property repairs. This facility is called "Resident Login" and can be found at <a href="https://www.pineview.org.uk">www.pineview.org.uk</a>

Through the resident login you can:

- View your account
- Print statements
- See repairs reported for your property

You can request to register for the Resident Login online if you have an email address by clicking on the Resident Login Box at <a href="https://www.pineview.org.uk">www.pineview.org.uk</a>. If you don't have an email maybe now is a good time to set one up. It's easy and free to set up a new email address. The best way to do this is to set up something called a webmail account. This is a type of email account that you can access from any computer by logging into your account securely. Typical webmail services include Google's Gmail (gmail.com) and Microsoft's Outlook.com (outlook.com). They're both reliable, free choices.

When you register on our website you will receive an email to verify your email address. It is important that you click the link in this email, as we will be unable to set your account up if you do not verify your email address.



The Festive Period can be a time when relationships can become strained, which unfortunately in some cases can result in domestic abuse. If you are experiencing domestic abuse, you can get confidential advice and assistance, including information on housing options, by contacting:

- Scotland's Domestic Abuse and Forced Marriage Helpline on 0800 027 1234 (24 hours)
- National Domestic Violence Helpline on 0808 2000 247 (24 hours)

If you are homeless or threatened with homelessness, you can get independent advice from: **Shelter Scotland on 0800 800 4444** (24 hours). If you need advice and assistance about temporary or longer-term accommodation needs, you can contact: **Glasgow City Council Homelessness Team on 0800 838 502.** 

Domestic violence and abuse can happen in any relationship. It occurs within all age ranges, ethnic backgrounds and economic levels. Whilst women are more commonly victimised, men are also abused, especially verbally and emotionally. Abusive behaviour is never acceptable. Everyone deserves to feel valued, respected and safe.

Other organisations that may be helpful to anyone who is experiencing domestic abuse are:

For women www.scottishwomensaid.org.uk

Telephone: 0800 027 1234

For men www.mensadviceline.org.uk

Telephone: 0808 801 0327

For the LGBT+ community www.galop.org.uk/

Telephone: 0800 999 5428



# Pay your rent, before it's spent

Your home is important. Protect it by paying your rent on time. Put paying your rent top of your Christmas List this year.

We know that Christmas can put a strain on your budget but do think twice about delaying your rent or arrears payments. Every year, some people opt for a quick fix at Christmas and then struggle to catch up in the New Year. It is essential that you do not miss your rental commitments during the festive period as your

home may be at risk. Although considered a last resort,

eviction proceedings can be taken if you do not meet these commitments.



If you are planning to contact us to discuss your rent during December, please note our scheduled office closure dates. You can also make your payments in the following ways:

- The Allpay App (The app is available to download from the Apple App Store and Google Play enabling you to pay your rent from an Apple or Android device)
- The Callpay (Using a Debit Card by phoning or visiting the office)
- Paypoint (At any outlet that has pay point, using your rent payment card)
- Post Office
- Direct Debit
- Standing Order
- · Online at www.allpay.net
- By phoning Allpay on 0844 557 8321

If you do not have an allpay payment card, please contact the office immediately and we will arrange for one to be sent out to you in time for the Christmas break.

If you require any assistance with your benefits, we provide a Welfare Benefits Advice Service in this office every Friday morning. If you are having difficulties in meeting your rental obligations, please contact the office for advice and assistance on 0141 944 3891.

# **Customer Satisfaction Surveys**

Since September, Cathy, Lauren and Mandy have been carrying out customer satisfaction telephone surveys on a weekly basis. Some of you may have already had a survey carried out, however for those of you who have not, the purpose of this is to ensure that we are providing an excellent service to our tenants.

The surveys ask four questions relating to a recent repair which has been carried out. You then have the option to answer how satisfied you have felt in relation to each question. Following this, you are then asked if you have any other comments to make.

Thank you to all tenants who have taken the time to complete the customer satisfaction survey when called. Your comments have helped us to identify areas where we can improve and where we can implement more robust working practices. We are now holding regular contractor liaison meetings, and any concerns which have been raised during the survey are being highlighted to the relevant contractor. Going forward, this will ensure a better service and greater levels of efficiency for our tenants.

# Do you know you may be able to get help with your energy costs?

#### Winter Fuel Payment

If you were born on or before 5 April 1954 you could get between £100 and £300 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

You usually get a Winter Fuel Payment automatically if you are eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you're eligible but do not get paid automatically, you will need to make a claim.

For more information:

https://www.gov.uk/winter-fuel-payment/how-to-claim

#### **Cold Weather Payments**

You will get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees celsius or below for 7 consecutive days.

You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March.

The Cold Weather Payment scheme runs from 1 November 2019 to 31 March 2020.

Check if you are due a payment: https://coldweatherpayments.dwp.gov.uk/

#### **Warm Home Discount Scheme**

You could get £140 off your electricity bill for winter 2019 to 2020 under the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount on your electricity bill, between September and March.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out. The

discount will not affect your Cold Weather Payment or Winter Fuel Payment.

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit - known as the 'core group'
- you are on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'
- How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

Check to see if you are eligible https://www.gov.uk/the-warm-home-discount-scheme

#### Affordable Warmth Dividend

Glasgow residents 80 years or over can receive a £100 payment from the Council to keep warm during winter. You can use the online form to quickly apply for your payment. You can also ask someone to help you complete the application.

Applications for this year's payment can be made between 5 November 2019 and 31 March 2020.

#### Do I have to apply each year?

If you received a payment last year and remain registered as a Council Tax payer **you do not need to reapply.** 

You will automatically receive a payment again this year. You will be sent a letter no later than 30 November 2019 advising when your payment will be made.

If you have not received a letter by the end of November please complete the online form at

https://www.glasgow.gov.uk or you can request an application form or get further information by phoning 0141 287 7961.

# **Unacceptable Behaviour Towards Staff**

At Pineview Housing Association, we offer assistance and support to our tenants and owners when possible. If we are not able to assist you, we will ensure that we find the appropriate agency to offer you advice and support.

We operate a zero tolerance approach in terms of aggressive behaviour, violence, threats and harassment towards our staff team. This type of behaviour may be conducted face to face, over the telephone, through e-mail or on social media. This behaviour is not acceptable and will not be tolerated.





We have provided a summary in the tables below of how we are performing in key activity areas compared with targets we set. As you can see, the Association continues to demonstrate mainly good results across our main service areas but we will continue to strive to improve on performance.

# Performance Summary 01 April 2019 – 30 September 2019

What we measure	2019/20 Target	Performance to 30 September 2019	Target Met	2018-19 Performance Year End	Performance Change from Previous Year End			
Getting Good Value from Rents and Service Charges								
Total Arrears Non-Technical (Current and Former)	3.10%	3.62%	×	3.49%				
Void Rent Loss	0.05%	0.01%	<b>V</b>	0.04%	<u> </u>			
Housing Quality and Mainte	Housing Quality and Maintenance							
Emergency Repairs: Average Completion Time (hrs)	4hrs	2hrs 33mins	<b>V</b>	1hr 43mins				
Non-Emergency Repairs: Average completion time (days)	4 days	2.51 days	~	2.65 days	···			
% of Reactive Repairs completed Right First Time	95.00%	98.25%	V	96.13%	· ·			
% of Repairs Appointments Kept	95.00%	98.62%	V	96.13%	· ·			
Gas safety record within legal timescale (%)	100.00%	100.00%	V	100.00%	•			
Access to Housing and Sup	port							
Average Relet Time (Days)	3	3.33 days	×	3.26 days				
Applications: Average number of days to process	5	3 days	~	4 days	· ·			
Neighbourhood and Community								
Anti-social behaviour cases resolved within locally agreed targets	100.00%	100.00%	~	100.00%				

We are increasing the number of repairs satisfaction surveys we carry out to identify areas where you think we can improve.

Housing Services staff will continue to pursue rent arrears and other debt owed to the Association in order to reduce the overall arrears figure and improve our performance.

#### **Performance Key:**

Target Met 🗸 Performance

Improving/Maximum

Target Not Met X

No change in Performance



Performance Declining



# **Complaints and Compliments**

Pineview is committed to providing high-quality customer services. We value complaints and use information from them to help us improve our services. The table below relates to the period 01 April to 30 September 2019 and outlines the number of complaints received and the Association's performance in responding to complaints.

SPSO Complaints	1st Stage Complaints		2nd Stage Complaints	
01 April - 30 September 2019	Number	Percentage	Number	Percentage
b/f 01 April 2019	0	0%	0	0%
Complaints Received				
Equalities Related Issues	0	0%	0	0%
Other Issues	15	100%	0	0%
Total Number of Complaints		15	0	
Progress				
Ongoing	0	0%	0	0%
Responded to in Full	15	100%	0	0%
Responded within SPSO Timescales	15	100%	0	0%
Outcomes:				
Upheld	8	46.67%	0	0%
Partial Upheld	2	20.00%	0	0%
Not Upheld	5	33.33%	0	0%

SPSO Timescales: 1st Stage: 5 days 2nd Stage: 20 days

PHA Average time to resolve complaints: 1st Stage: 3 days 2nd Stage: N/A

It should be noted that not all cases will be able to meet the timescales. For example, some complaints are more complex and therefore require careful consideration and detailed investigation beyond the prescribed timescales.

#### **Learning From Complaints**

The summary right compares the number of complaints resolved within the reporting period, the number of complaints upheld and learning outcomes.

Complaint Category	Resolved	Upheld <sup>1</sup>	Learning From Complaints
Contractor	6	3	Contractor follow up liaison meeting
			/Follow repairs work
Repairs and Maintenance	4	3	Procedure Change/Staff Training
			/Contractor Follow Up
Staff	1	1	Staff Training
Housing Management	4	3	Staff Training
Grand Total	15	10	
<sup>1</sup> Relates to complaints upheld and partial upheld			

#### Complaint: 741

The tenant had complained that a gas engineer had turned up at their home without prior notification to carry out the annual gas service. The engineer advised that the tenant would have received a letter or card from Pineview to notify of the visit.

#### Investigation

The Housing Officer investigated the complaint and confirmed with the contractor that the engineer was incorrect i.e. it was the contractor and not Pineview who should have notified the tenant and also the engineer should have checked that notification had been issued before visiting.

The contractor has confirmed that all engineers have now been reminded of this action to take.

#### **Learning Outcome**

Importance of regularly pursuing customer feedback to ensure contractors complying with agreed procedures.

#### Customer Compliments 01 July – 30 Sept 2019

Ref	Date	Comment	Source
722	11/07/2019	Assistant officer was brilliant giving advice and support regarding UC and rent payments.	Tenant
730	06/08/2019	Very happy with repairs work carried out. Said that contractors did a great job.	Tenant
732	13/08/2019	To say thank you for help and understanding with a mutual exchange enquiry.	Tenant
738	09/08/2019	Annual summer trip first time going with Pineview had a great time. The rain went away till home time. Well Done Pineview.	Tenant
739	09/08/2019	Annual Summer Trip - Had a great time so did the grandkids. Thanks again for a great day out.	Tenant



# **Maintenance News**

### Santa's Delivery Schedule under Threat from **Unsafe Gas Appliances**

There is concern in Lapland about Santa's ability to deliver presents, as data reveals that Christmas is the most dangerous time of the year when it comes to gas safety!

#### **Gas Safety Checks**

The Association is required by law to carry out an annual gas service check to all gas pipework, boilers and appliances installed within Association properties. The Association carries out these checks on a 10 monthly cycle so that we can make sure the work is complete and you are safe before the anniversary date. Our gas maintenance contractors, City Building (Glasgow) and GasSure will contact each property at least 2 weeks in advance of the arranged service date.

Who is the Gas Maintenance Contractor for my Property?

- properties at Grogarry Road, Summerhill Road, 1-7 Backmuir Road, 16-38 Springside Place (even numbers), Gas Sure 01294 468 113
- All other properties City Building 0800 595 595

#### Do I have to Do Anything?

Make sure you are at home for the appointment you have been given. Please be aware that it is part of your tenancy agreement to allow access for gas safety checks and as the tenant, it is your responsibility to make arrangements to allow access.

As long as you have some credit in both your gas and electric meter the engineer will be able to carry out your service. If the engineer calls at your property and you have no credit in either of your meters, then the required checks cannot be carried out. The engineer may have to close off (cap) your gas meter to make sure that you, your household members, your neighbours and your home are safe.

#### When the Engineer Calls

Our gas maintenance contractors are Gas Safe registered and carry identification cards. The engineers will check that your gas installation, appliances, pipes and flues are safe and the risk of any gas or carbon monoxide poisoning is minimised for your household. The gas service visit should only take approximately 30-40 minutes to complete and can make sure your life is not put at risk.

The engineer will leave a card asking you to make another appointment if you are not at home when they attend the scheduled appointment.

#### **How Can I Rearrange My Appointment?**

If you need to rearrange your appointment, you can do so by contacting your designated contractor City Building (Glasgow) on 0800 595 595, GasSure on 0141 473 5158. Alternatively, you can call Lauren McLaren or Cathy McAnerney at Pineview 0141 944 3891.

We may have to force entry if you do not let the gas engineer in to carry out the gas safety check. You will be charged for the costs associated with this.

### **Smoke Alarms and CO Alarms (Carbon Monoxide)**

All smoke, CO alarms and heat detectors installed in Association properties should be tested at the time of the annual gas service. If any of the alarms are faulty the Association will have them replaced. You should also test your alarms weekly and let us know if there are any issues. A replacement programme is currently in progress to bring the alarms and detectors up to the new standard required by new legislation, although all our properties are currently compliant with existing legislation.

Alarms save lives - please help protect your family 10 and home by testing weekly.





The Association carries out an Electrical Installation Condition inspection in all our properties every 5 years. The Association will let you know if your home is due an inspection. It is important that if your property is due to be inspected you allow access for the Electrician to carry out these works. These tests are required to be carried out for safety purposes and to protect everyone in your home.

### **Fire Safety at Christmas**

The festive season brings additional dangers due to an increase in the number of electrical appliances being used. Here are some examples of what you can do to ensure your home is safe:

- Check Christmas lights conform to British Safety Standards. Remember fairy lights heat up and should be kept away from anything that will burn. Lights intended for internal use should not be used outside.
- Do not overload electrical sockets and be especially careful with Christmas lights.
- Never leave burning candles unattended or better still avoid using them.
- Avoid putting on washing machines, tumble driers or dishwashers when you leave the house or go to bed. Be especially careful with chargers for mobile phones or laptops.
- Ensure cigarettes are extinguished properly and empty ashtrays into a metal bin outside. Keep matches and lighters out of reach of children.
- Most fires start in the kitchen never leave a cooker unattended.
- Test your smoke alarm and ensure it is working properly. Use the test facility to check it regularly.
- Make sure you and your family know what to do in an emergency prepare a fire escape plan.

Ensure you have a happy, safe Christmas by being mindful of the above.

# Legionella – Reduce Your Risk

The risk of contracting legionella in the domestic home is minimal and most protection from legionella has to be undertaken by people actually living in the home and using the water systems. There are some simple steps that you must take to help protect you and those in your home:

- 1. You have to turn your shower on and run it for a few minutes at least once a week, preferably more often than this, to flush out stale water.
- 2. You have to make sure that you dismantle, scrub and de-scale your showerheads and shower hoses at least once every 3 months or earlier if scaling is evident. This is easily done by removing the shower hose and head and leaving it soaking for half an hour in white vinegar then scrubbing off any deposits. You should then rinse it in warm water to wash off the vinegar.
- 3. If you have a spa type bath you have to make sure you clean it with appropriate approved chemicals at least once weekly.
- 4. You should make sure that you run water through all the hot and cold water taps throughout your home on at least a weekly basis.
- 5. Temperatures above 60°C will kill Legionella bacteria so make sure that the temperature of the hot water in your boiler/cylinder is set at a minimum of 60°C. Beware of burns and scalding and take extra care if you have children. Legionella can survive in low temperatures, but thrive at temperatures between 20°C and 45°C.





# **Planned Maintenance Update**

#### **Kitchen Replacements**

The next phase of our kitchen contract will begin early in the New Year with MCN (Scotland) Ltd supplying and fitting the new kitchens. Those tenants who are due to receive new kitchens are mainly in Waverley Phase 4 (Summerhill Road even numbers).

Tenants have been visited to complete their kitchen

survey and made their new kitchen choices. Tenants will be notified of their scheduled installation date before the kitchen installation is due to be carried out.

Progress updates and some pictures of the new kitchens will be provided in the spring newsletter.

# **Property Maintenance Advice for Winter**

#### **Frozen Pipes**

Frozen pipes can cause a lot of disruption – from lack of water and heating to water damage if the pipes burst – so it is important to keep the water flowing. Keep the heating on, even at a low temperature, during severe cold weather to prevent pipes freezing up. If pipes do freeze, you can try to defrost them with a gentle heat from a low voltage fan heater or even a hair dryer. Do not use a gas heater as this heat could potentially damage the pipes and cause greater damage. Should your pipes burst, report this to the Association or the out of hours number immediately and turn off the water supply. Make yourself aware of where the water stop cock is and how to turn off the water. The quicker you can turn off the water ensures the least amount of damage to the building and to your belongings.

#### **Boiler and Heating Problems**

Most boilers have a condensing pipe that drains to the outside and the liquid in this pipe can freeze in extremely low temperatures causing the pipe to block, which in turn then causes the boiler to shut down. If this happens, pour warm (not boiling) water over the pipe to defrost the trapped liquid. This will allow the boiler to fire up again. If your boiler pressure keeps dropping, there may be a leak in one of the heating pipes. Report this to the Association or the out of hours number and we will attend as soon as we can.

#### Leaking and broken gutters and downpipes

If you notice a leaking or broken gutter / rainwater pipe, please report this to the Association and we will attend as soon as we can. Until the fault is repaired, please be extra cautious as the ground surrounding

the pipe may be slippery. In particularly bad weather, it may not be safe for our contractors to attend to the repair – for example, if there is snow or there are high winds. Please be assured that we will attend all reported repairs when it is deemed safe to do so.

#### **Snow and Icy Paths**

As a tenant, it is your responsibility to clear snow or ice from the paths surrounding your house. It may be helpful to offer your assistance to an elderly neighbour or someone who may require extra help. Always wear warm clothing such as hat and gloves. Ensure that you do not strain your back or knees by over-exerting yourself, take regular breaks and ensure that you work safely at all times. Glasgow City Council will clear main roads and provide grit bins for tenant's use on minor roads.

#### Failure of Power or other services

The utility companies in Scotland have well-tested plans in place to deal with a varied number of events, however from time to time, services can be disrupted. There are steps that you can take now that will help you should any of your utilities be affected over the winter months: A battery powered radio will help you follow in the news in the event of a power failure; Keep mobile phones and laptop computers fully charged; Make a list of all the telephone numbers you may need, and keep them close to hand. Here are a few to get you started:

National Gas Emergency Service (if you smell gas): 0800 111 999 Scottish Power Energy Networks: (central and southern Scotland): 0800 092 9290

# **Overflowing Bins**

During the Festive Period, many of us have more rubbish than usual due to presents, food and drink and disposing of items which we no longer require. Please ensure that you are disposing of your refuse properly and are using the correct bin. Overflowing bins are a health hazard and can encourage vermin into the area. Please note that Glasgow City Council may not empty bins which are overflowing or contaminated.



Glasgow City Council (GCC) are changing their scheduled bin collection day for closes in the Pinewood area from a Monday to a Tuesday. The change is being implemented due to operational changes within GCC and will commence week beginning 02 December 2019.

### **Bulk Uplift**

If you have any unwanted items which need disposed of, and they cannot be put into your normal waste bins, then you must ensure that you either dispose of them yourself or report this to Glasgow City Council for a bulk uplift. You should place the items in an area where they can be

easily accessed and itemise each item – this will be asked for when initially reported. You have an obligation under the terms of your Tenancy Agreement to dispose of items properly and to keep your garden clean and tidy.

#### **Fly Tipping**

Please do not be tempted to dump large items in an inappropriate manner. Doing so risks being prosecuted and having further action taken against you for breaching your tenancy conditions.

Fly tipping is the dumping of waste or refuse illegally instead of using an authorised methods such as kerbside collection. It is illegal to dispose of items, such as old furniture etc. on any common ground, pavements, and road or around privately operated skips. The illegal disposal of waste is anti-social behaviour that is adversely affecting the community and the pride we take in our neighbourhoods. Fly-tipping poses a threat to humans

and animals, damages our environment, and spoils our enjoyment of our neighborhoods.

#### Who Should I Contact?

Glasgow City Council offer a free uplift service so there is no reason for anyone to be leaving bulk items in their garden or common areas for long periods of time or fly-tipping. If you have any unwanted items that need to be disposed of, please contact Glasgow City Council 0141 287 9700 and arrange for it to be uplifted. If you witness anyone responsible for fly-tipping you can report them direct to Glasgow City Council on 0141 287 9700 or you can let us know by calling 0141 944 3891.



# The common stair is your only means of escape in the event of a fire.



Have you ever thought what you would do if fire were to break out in your stair? It may not necessarily be in your flat! A fire started in a common stair could kill you and your family. Even a small bag of rubbish can create enough smoke to fill a whole stair. Items left in a common stair are often deliberately set on fire.

# Keep it clear

- Get rubbish, old furniture, etc out of the building
- Make sure storage areas are kept locked
- For advice on uplifting items contact your local Council

# If fire does start

- Keep doors closed to prevent smoke filling your house
- Dial 999 and ask for the Fire and Rescue Service, giving as much information as you can

For free home fire safety advice

CALL 0800 0731 999
or visit our website at

www.firescotland.gov.uk



Scottish Federation of

Housing Associations

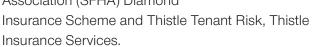
# **Contents Insurance Reminder**

Christmas can bring us a lot of new gifts, particularly those which are of high value such as games consoles, televisions and jewellery. We are aware that some tenants choose not to purchase contents insurance policies, but we want to remind everyone of the importance of having cover in place.

Damage to your own possessions following an event such as a flood from a neighbour, bad weather or fire, is not covered by the Association. The only recourse in these situations is to make a claim on your own contents insurance policy. A contents insurance policy can also include cover for forcing entry and changing locks in the event of lost keys. The cost of this will not be met by us and will be re-chargeable to the tenant.

You may think content insurance is a cost you cannot afford however, as a number of tenants could confirm, the cost works out considerably cheaper than having to replace like for like from your own disposable income.

Tenants qualify for low cost insurance rates through the Scottish Federation of Housing Association (SFHA) Diamond



To protect against unexpected and unforeseen loss:

- Visit our website https://pineview.org.uk/contents-insurance/ for links to SFHA and Thistle Insurance Services.
- Contact the office to request an application pack for either of the above insurance providers
- Call Thistle Insurance Services on 0345 450 7286 to discuss your options, or you can apply online at https://www.thistletenants-scotland.co.uk/.

These options may not be suitable for everone, so please shop around to ensure you receive the best advice.

# **Savings and Borrowing**

You may be thinking about how you are going to afford Christmas this year. Do you know that money saved in Christmas savings or hampers clubs is not protected? Should the company you are saving with go bust, the likelihood is that you will lose all of your money.

Drumchapel Community Credit Union Ltd is a not-for-profit financial co-operation owned and managed by its members. It has been helping its member's access affordable loans and savings for 50 years come February 2020. The Credit Union run a Christmas club where you can save for the upcoming festivities, and withdrawals from this can be made between 01 October to 31 December.

If you wish to become a member of the Credit Union you must live or work within the G postcode area. The credit union, is regulated by the Financial Conduct Authority (FCA) and authorised by the Prudential Regulation Authority (PRA). All deposits are protected by the Financial Services Compensation Scheme that also covers banks and building societies.

Did you know that if you are under 65 years old, any savings in your credit union account are 100% guaranteed in the unfortunate event of your death i.e. if you have £100 in savings when you die under the age of 65 your beneficiary would receive £200 from the Credit Union.

Contact Details: Drumchapel Credit Union, 106 Tallant Road, G15 7PX Tel: 0141-944-8593

# Earn Money for Your Unwanted Items

You may have heard of Cash 4 Clothes, but do you know that you can earn instant money for your unwanted and used items?

They accept more items than you may be aware of:

- Clean clothing and accessories, for example, bags, belts, shoes, sunglasses
- Clean bedding, towels, bath mats
- CD's and DVD's
- Jewellery and perfume
- Bikes and prams
- TV's and mobile phones

You can visit one of their locations or you can arrange for your items to be picked up. This is a great way to recycle and earn a bit extra cash in the run up to Christmas. To find out more please visit

www.cash4clothesscotland.co.uk.

### **Reverse Advent Calendar**

Christmas is a joyous and happy occasion for most, however for some families, Christmas this year will be a struggle due to the challenging circumstances which they are facing. These families may have to rely on a foodbank in order to allow them to have a Christmas dinner and feed themselves over the Festive period.

This year, our staff team have decided that for Christmas 2019, we will hold a collection for Drumchapel Foodbank. This will be done using the Reverse Advent Calendar approach where each day, staff will bring in an item of food or toiletries. We are also asking our contractors to get involved.

If you have any items that you wish to donate, please bring them into the office to add to the collection for Drumchapel Foodbank.





# Are you in control of your heating?

It is very tempting to turn the dial to 27°C and hope for the best at this time of year, but this will also trigger a massive energy bill. Do you know how to heat your home to a comfortable temperature and keep bills low? Well, heating controls are there to make sure you stay in control of your heating and what you pay. Correctly using a programmer room thermostat and thermostatic radiator valves could save you £70-£150 a year. Here are a few tips on how to use them:

- 1. Thermostatic radiator valves These allow you to control the temperature of your individual radiators, allowing you to turn down the heat in rooms you are not using (never turn off completely during cold weather in case of a freeze).
- 2. Room thermostat This type of thermostat prevents your heating system from using more fuel than it needs to. It will turn the heating on until the room reaches the temperature you have set and then off until the temperature drops below your programmed temperature.

The thermostat should be set to the lowest comfortable temperature, typically between 18°C and 21°C. You do not need to turn your room thermostat up when it is colder outside; the house will heat up to the set temperature whatever the weather, however it may take a little longer on colder days. Turning up your room thermostat will not make your home heat any faster. Also, bear in mind that room

thermostats need a free flow of air to sense the temperature so they should not be blocked by curtains or furniture or put near to a heat source.

- **3. Boiler thermostat** Your boiler should have a dial or a digital temperature setting. This sets the temperature of the water that is pumped from the boiler through the radiators to heat your home. Turn it up during cold winter spells to make sure you do not get cold. However, if you have any young children or elderly people in your home, do not turn the boiler thermostat too high, as it can make radiators very hot to the touch, which could cause injuries.
- **4. Programmer or time control** Once you have set it based on your regular daily routine it will automatically switch your heating off when you are not at home, or when you can do without the heating being on. Programmers allow you to set 'on' and 'off' time periods. Most models will let you set the central heating and domestic hot water to go on and off at different times. There might also be manual overrides.
- **5. Setting your time control** You should set the central heating programmer to come on around half an hour before you get up and go off around half an hour before you go to bed. If the house is empty during the day, or you can manage without heating during the day, make sure you set the programmer to go off for this period too. Check that the clock on the programmer is correct before you set your times. You may also need to adjust it when the clocks change.

# **Tips to Stay Warm in Winter**

#### **Clothes**

It may seem obvious but layering clothes and wearing a hat and socks can help to keep you warm, including wearing slippers and a hat indoors if you feel very cold.

#### **Draughts**

Check if you have any draughts and use draught excluders at the bottom of doors. Use curtains, ideally with a thermal layer. Open them during the day to let sunlight in and close them in the evening. Perhaps have a think about installing a door curtain if your front door is particularly draughty or put a flap over the letter box inside the house.

#### Diet

It is important during a cold spell that you eat well. If money is tight, this can also be a challenge. Look out for deals in supermarkets like 2 for 1 on items such as porridge and soups. Vegetable soup helps to support your immune system and can easily be made using your own ingredients. For more ideas on cooking on a budget, look out for local cookery classes as these are often free of

charge. Please also remember to visit your local foodbank – they are there to help.

#### **Being Warm in Bed**

If your home is cold, wear a hat to bed to help keep the heat in and try, if possible, to have a warmer tog quilt. This can also be brought into the living room to snuggle in if the weather is cold. Throws and fleece blankets add another layer of warmth to your bed as well as being something else to use to stay warm if wrapped around you in the living room.

#### Staying Warm across the Generations

We feel the cold differently depending on age and physical health. It is important to make sure any younger or older family member's needs are also met, as well as anyone with a health condition. If someone has poor circulation in their hands and feet, heated insoles and gloves could be a good choice. Make sure you receive the benefits that you are entitled to – remember that you can book an appointment to see the Welfare Rights adviser who is in the office each Friday.

#### Mobility in winter

If you have mobility issues or use a wheelchair, you may find it challenging to stay warmer in winter. A wheelchair cosy can help with this and ensure that if you are out that you wear something waterproof. Speak to your healthcare advisors about any specific tips they may have to meet your needs.

#### **Use Heating Wisely**

See our How to Control Your Heating article for top tips to heat your home to a comfortable temperature and keep bills low. Energy suppliers can vary in cost – shop around to ensure that you are getting the best deal.

#### Gadgets which can help

You can get smart meters which tell you how much energy you are using. Be more aware of items which are high cost,

for example, kettles – only boil what you need. You can contact your energy supplier to organise the installation of a smart meter.

Sources of Advice and Information:

GHeat - www.g-heat.org.uk/ 0800 092 9002

Home Energy Scotland -

www.energysavingtrust.org.uk/scotland 0808 808 2282.

Macmillan Cancer Support - www.macmillan.org.uk 0808 808 00 00

Age UK - www.ageuk.org.uk/scotland/ 0333 32 32 40

# **Keep Your Home Safe**

Listed below are steps to consider that will always help keep your home safe but particularly during the festive period when opportunists may take advantage:

- Lock all doors and windows.
- Do not leave keys on the inside of door locks, under mats or anywhere else an intruder may easily find them.
- Do not keep your house keys and car keys on the same key ring.
- Avoid keeping large amounts of cash in your house.
- Consider security marking items in your property with an Ultraviolet marker (this provides an invisible imprint of your postcode and house number on your possessions).
- You can record your valuable items on the National

Mobile Property register (www.immobilise.com).

- Keep valuable items out of sight away from windows.
- If you see anything suspicious report it immediately to the Police. Don't be afraid to call the police. When you do so, you need not disclose your name and address.
- If you are going away for Christmas, keep your home secure. Lock all windows and doors, set your house alarm if you have one, use timers on lights, cancel any deliveries and ask a neighbour or friend you trust to keep an eye out while you are away.
- If you are having a house gathering with lots of guests, it can be all too easy for a thief to slip in unnoticed. Make sure you know everyone who is there. If you are going to a gathering, do not let anyone tailgate you into a house or through a secured communal entry door who may not be a guest.

# Winter Driving Tips

If it is essential to use your vehicle in adverse weather conditions here are some tips to help keep you safe.

#### **Driving in Extreme Weather**

Extreme weather conditions and icy roads can make driving more difficult. There are lots of simple things that you can do to make your journey safer and less stressful during severe weather. By following the advice below you can help to make your journey safer and reduce delays for everyone:

#### Check and Service Your Vehicle:

It is important to check that your vehicle is well maintained and serviced - you can reduce your chances of breaking down by servicing your car regularly.

#### Before your Journey:

- Check / Top up or add anti-freeze.
- Check / Top up windscreen washer bottle also add winter additive.
- Check for wear and tear on wiper blades. Replace them

- as soon as they start to smear rather than clean windows.
- Check your battery is fully charged if the battery is not reliable, replace it
- Check tyre pressures and that your tyres have plenty of tread, at least 3 millimetres of depth.
- · Consider the use of winter tyres.
- Check lights are clear of dirt and spray, keep them clean and make sure all bulbs are working.
- Before driving off, make sure your windows, lights and mirrors are clear of mist, ice and snow, inside and out.

Consider whether you really need to travel - or can you delay your journey until conditions improve. If you do need to travel, ensure you plan your journey by:

- Checking the weather forecast and road conditions.
- Ensuring your vehicle is ready for a journey in poor weather.
- Consider alternative routes and change your route if necessary.

Always drive safely according to the weather conditions – Keep yourself and your family safe

# **Community Corner**

#### **Drumchapel Cycle Hub - Anne Glass**

Local volunteer Anne Glass is among the finalists for two prestigious awards for her commitment to sport in Drumchapel. Anne helped to set up Drumchapel Cycle Hub in 2016 with aim of getting more local residents on bikes. Every week Anne and a group of local volunteers provide learn to ride training for local kids as well as a range of led cycles for all levels.

Anne has been recognised for her inspirational work in Drumchapel, making a difference to the lives of so many people through sport and physical activity. Drumchapel Cycle Hub work with schools and community groups to encourage local people to get involved in cycling. The activities on offer include beginners skills for learners, easy rides for improvers and groups rides for those looking to do a bit more.

Anne is up for Community Coach of the Year at the sportscotland Coaching, Officiating and Volunteering Awards in November and next month's admired UK Coaching Awards at The Tower Hotel in London.



who nominated Anne for the awards said "Anne is a fantastic ambassador for Drumchapel, she is making a huge difference to people through her commitment and enthusiasm. She is an inspiration to the people that take part in the activities as well and the other volunteers in the hub".

Drumchapel Cycle Hub, based at Drumchapel Sports Centre, is free to join and equipment including bikes and helmets are provided.

For more information please visit www.drumchapelcyclehub.org.uk or @drumchapelcyclehub on Facebook.

# **Drumchapel Community Council Elections and Public Consultation**

Drumchapel Community Council (DCC) held its election on the 14 October 2019. This took place in the Community Hub within the Chest, Heart and Stroke unit at the shopping centre. 15 local residents were elected to represent the views of local people, and to liaise with external agencies such as Glasgow City Council, local councillors and Police Scotland. Meetings take place every second Monday at 6:00pm within the Chest, Heart and Stroke unit.

DCC Chairperson Andy Lynch said, "It's very encouraging to have such a diverse, vibrant and committed group who will tackle issues such as the new community hub, which will be built in the near future. There are new laws coming into force for car owners who park on public pavements, and this will undoubtedly have a major impact for the people of Drumchapel. We are continuing to press Glasgow City Council for answers in relation to the unused community buildings, such as the Mercat Theatre, Drumchapel Opportunities building, and most recently, Drumry House. Another issue which we will be addressing with Glasgow City Council is disused land within the area which has lain undeveloped for a number of years."

DCC intend to have a public consultation on Saturday 23 November 2019 at 11am. This will be held in the Community Centre at Kinfauns Drive and a buffet lunch will be provided. Everyone is welcome to attend – DCC would be delighted to hear your views.

#### **Caravan Project**

The Caravan Project works to provide days out, respite and holiday opportunities for families and groups living in Glasgow who are on a low income and facing challenging circumstances. The families and groups that the Caravan Project support are those who need a short break most; for them a holiday is not a luxury, it is a much needed break from the stresses and strains brought about by their circumstances. Whilst a holiday would make a big difference to these families/ groups; many are unable to afford a trip to the seaside let alone a short break.

The criteria for a holiday are as follows:

- The family or group must be referred by someone
  who knows them in a professional capacity and is
  aware of their circumstances, for instance a social
  worker, health visitor, teacher or support worker or any
  organisation who will support them until they go on
  the break.
- The family or group can't have any other opportunity to go on holiday this year.

- The family or group must be on a low income and experiencing challenging issues.
- The family or group must not have been on holiday in the last three years
- The family, group or referral agent must be able to pay for the holiday at least six weeks before the holiday can take place.

Based on feedback from previous years, the Caravan Project run a number of initiatives to ensure that holidays are as affordable and accessible as possible, this includes:

- Free door-to-door transport to ensure the cost of transport and mobility is not an issue. Families/ groups identify this as being the biggest factor in enabling them to go on holiday.
- Free fruit and vegetable packs to encourage families or groups to eat healthier and to avoid less healthy options within the holiday park.
- Free passes to the entertainment complex providing a free form of entertainment to the whole family/ group.
- Discount cards providing families or groups with 50% off some of the paid activities and 15% a majority of onsite purchases.

The Caravan Project also run the Big Day Out. The criteria for this is that applicants must live in the North West Glasgow area, be on low income and be facing challenging circumstances. The Big Day Out includes admission costs, travel and meal provision. Days out include Glasgow Science Centre, watersports, cinema trips and the Climbing Academy.

If you are interested in applying for a holiday or day out, or you know someone who you feel may benefit from this, please contact Lauren McLaren at Pineview on 0141 944 3891 for further information.



### **Pineview Wear it Pink!**

Once again this year Pineview staff needed no encouragement to Wear it Pink to raise funds for the Wear it Pink Cancer Awareness Day on Friday 18th October 2019.

As well as wearing Pink for the day, the staff organised activities during lunch time. A big thank you to everyone who contributed on the day.

Everyone involved made a tremendous effort with the staff fundraising tally being doubled by Committee to a Pinktastic £280.00!

The Wear it Pink Campaign assists with seeking out world-class research projects, wherever they are in the UK and Ireland, bringing the brightest minds together to share knowledge and produce better, quicker results to make sure progress reaches patients effectively and quickly. For more information about the work they fund please visit: www.breastcancercampaign.org

# Go smoke-free Want to stop smoking?

Visit: www.quityourway.scot for support

# **Stop Smoking**

Stopping smoking is the single most important thing a smoker can do to improve their health and will immediately reduce risk of heart disease, cancer, stroke, diabetes, rheumatoid arthritis and dementia. In addition a 20-a-day smoker paying £7.50 a packet will save over £2700 a year. Many thousands of Scots stop smoking for good every year, often without any support. Many suffer a number of "failed" attempts but stick with it and eventually succeed.

If you would like some help then NHS Stop Smoking Services can really boost your chance of success. Support is free and available online, by phone and at centres across the country. For more information visit: <a href="https://www.nhsinform.scot">www.nhsinform.scot</a>

Tobacco smoke is harmful, particularly to children. It spreads through the house and can linger in the air for hours, so that the only way to really protect your family is to make your home completely smoke-free.

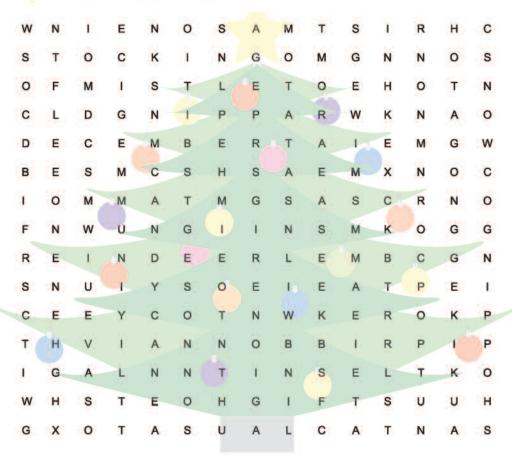
For more information visit: www.ashscotland.org.uk/go-smoke-free/smoke-free-homes/

# **Competition Time**

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Congratulations to our autumn 2019 newsletter competition winner Lyn Maloney who won £25.00 worth of love to shop vouchers. Well done Lyn!







Find the hidden words:

**Bow** 

**Candy Cane** 

**Christmas** 

**Cookies** 

**December** 

**Popcorn** 

Reindeer

Ribbon

**Santa Claus** 

**Shopping** 

**Eggnog** 

**Elves** 

**Gifts** 

**Mistletoe** 

**Ornaments** 

**Snow** 

**Stocking** 

**Tinsel** 

Name:			

Contact Telephone Number:

• • •









**Tree** 

**Wrapping**