

RESIDENT NEWSLETTER

Creating places that people love to come home to
Winter / Spring 2025 Issue



Great Places, Great Service, Great Business and Great People

Our reception opening times have changed

The new opening times are 11.00am to 12.00 noon,
Monday to Friday.

A member of staff will be available to discuss any concerns you might have. These include welfare concerns, tenancy queries and issues in your community.



CONTACT US



Postal
Cornerstone House
Western Way
Exeter
EX1 1AL



Customer Service
01392 273462
(Option 3)

mail@cornerstonehousing.net



Repairs
01392 273462
(Option 1)

repairs@cornerstonehousing.net

Our phone lines are open
Monday to Friday from
9.00am – 5.00pm.

What you can do on our website

- Report an ASB Incident
- Report a repair
- View your tenant handbook
- Apply for a mutual exchange
- Make a complaint, give feedback or a compliment

Out of hours

If you have an emergency with your home outside of our normal opening hours, you can call **01392 273462** (option 1) and your call will be diverted to our out-of-hours team.

Please contact us on 01392 273462 or mail@cornerstonehousing.net if you need this in a different format or language or if you need help reading or understanding it.

WELCOME FROM JANET

Welcome to the Winter / Spring residents newsletter. Christmas is behind us now, and I am looking forward to spring.



We have several policies to review and a very exciting 5-year Greener Ways strategy for a greener and warmer home and surroundings.

There is so much you can get involved with; please read on and look at Cornerstone's website.

Can you get involved with one of our plans and projects? Yes, you can join us via video link, check in as an email eagle, or even get involved in a subject you feel strongly about. We DO NEED YOU! Without the Residents, we cannot plan future events or future housing.

There is an article warning residents about using Emollients on dry skin. Please read this through. As someone with older, dry skin, I know that Doctors will prescribe such emollients to help solve this problem but be aware that these emollients are also highly flammable.

Enjoy your newsletter and remember you can contact the Residents Engagement Panel any time through the Cornerstone office.

Janet Gale

Janet Gale
Chair, Residents Engagement Panel



Our annual report to residents for the year April 2023 to March 2024

Our 2023/2024 annual report is live on our website. This report shows our performance and everything we achieved in 2023 / 2024.

To read our annual report visit -

www.cornerstonehousing.net/annual-report-to-residents-2023-2024/

THANK YOU FOR TALKING TO US

Thank you to all residents who completed our survey and helped us write our five-year plan. 29% of residents gave us feedback on our big plan. We are currently reviewing all the information, including raising repairs, talking with housing officers, and completing follow-up phone calls. We will publish our big plan later this year and update all residents with our 'You Said, We Did' following the feedback we received.



LGBT+ HISTORY MONTH - OCTAVIA HILL



We believe that every LGBT+ person should feel safe, seen, and thrive. February was LGBT+ History Awareness Month. We are highlighting a lady who had a great impact on social housing as well as the LGBT + community - Octavia Hill.

Many people might know Octavia Hill as the person who co-founded the National Trust. However in her 72 years she achieved a lot for social housing and open green spaces.

She worked to improve social housing conditions. In 1864, she began managing three houses in London's slums, aiming to improve living conditions and create harmonious communities. Her approach included personal involvement with tenants, ensuring they paid rent on time, and fostering a sense of mutual respect.

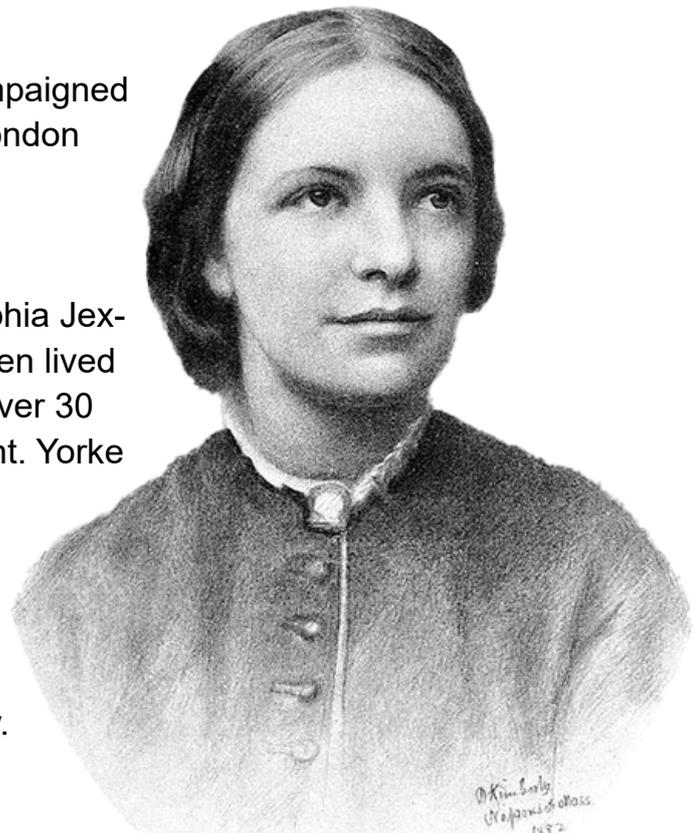
She established communal facilities like meeting halls, savings clubs, and cultural activities, enhancing tenants' lives. Her methods laid the foundation for modern housing management and social casework.

Her methods and principles continue to influence social housing and community development today.

She also coined the term 'The green belt' and campaigned for more recreational, open spaces in inner-city London and preservation of the countryside.

Octavia Hill had several relationships with women. Notably, she had a long-term relationship with Sophia Jex-Blake, one of the UK's first female doctors. She then lived with her long-term companion, Harriot Yorke, for over 30 years. They shared homes in Marylebone and Kent. Yorke was also a co-founder of the National Trust

Later this year, Cornerstone will be launching our Environmental, Social and Governance strategy (ESG), which will focus on our continued work to make our properties more environmentally friendly.



RESIDENT SUPPORT FUND

Did you know we have a resident support fund? We use this to help residents who are in financial hardship. If this is you, and you need some support, please get in touch with us on **01392 273462**, **mail@cornerstonehousing.net** or pop into our office in Exeter (Monday to Friday 11am to 12noon).

We can also refer you to Homemaker Southwest, who can offer you support with debts, maximising your income from benefits, benefit claims and appeals, and budgeting.

Some companies including Southwest Water, energy and broadband companies offer social tariffs at lower amounts for residents, ask your company about that or let us know if you need some help with it.

Food bank vouchers are also available if you need them for all the local areas.

We understand that reaching out for help with financial worries can be difficult. We want to assure you that we are here to support you, without judgment. We all need help from time to time, and we're here to provide it. Please don't hesitate to get in touch with us.





CHILD SAFETY

If you are concerned about the safety of a child, or are a child worried about your own safety, you can contact the Multi-Agency Safeguarding Hub (MASH) by one of the following methods:

- completing an online form at devon.gov.uk/educationandfamilies/child-protection/
- calling us on 0345 155 1071
- emailing mashsecure@devon.gov.uk and giving as much information as you can

If you are ever concerned about a child and think they are at imminent risk, you should contact the police via 999.

Keeping children safe isn't just about protecting them from physical abuse. It is important to be aware of issues such as cyber bullying, online grooming and sexually harmful behaviour.

CANDLES NEAR YOUR BED

We do not recommend you use candles in your home as they can increase the risk of fires. If you are using them, please follow this advice:

Remember

- do not to keep candles on bedside tables as they can be knocked over and catch bedding and the mattress on fire,
- always put candles on a heat-resistant surface,
- be especially careful with tea lights, which get hot enough to melt plastic,
- TVs / Laptops are not fire-resistant objects,
- put candles in a proper holder,
- candles need to be held firmly upright by the holder, so they won't fall over,
- the holder needs to be stable, too, so it won't fall over.

If you are using candles to heat or light your home because of money worries, please contact us urgently so we can help you.



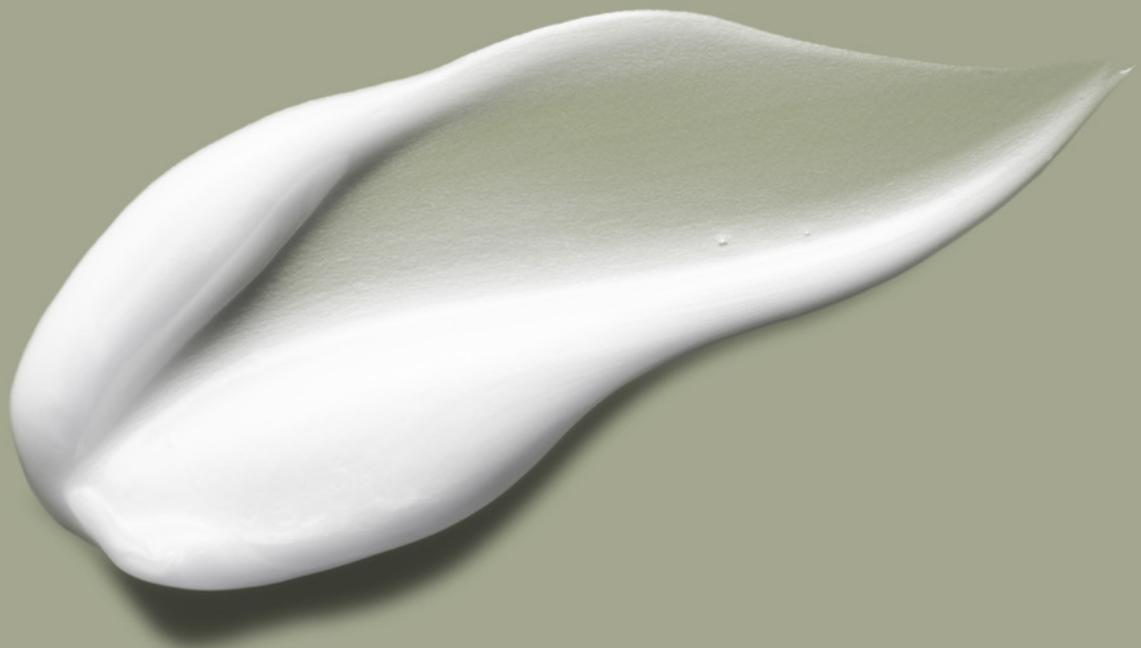
EMOLLIENT

Do you use any of the following brands of cream – Cetraben, Dermol, E45, Epaderm, Zerobase (other brands are available)

Emollients come in various forms: creams, lotions, ointments, gels or sprays. Sometimes, they are used as soap alternatives. When applied to the skin, they are not a fire risk. However, when the cream comes into contact with fabric, it can increase the risk of fires. This is because they contain oils that act as an accelerant, making it easier for the fabric to catch fire; these build up over time and do not wash out in a standard 30 °C wash. Below is a list of things to do to reduce the risk of fires.

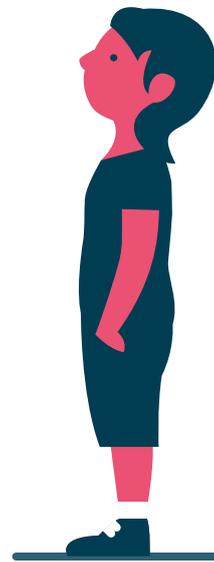
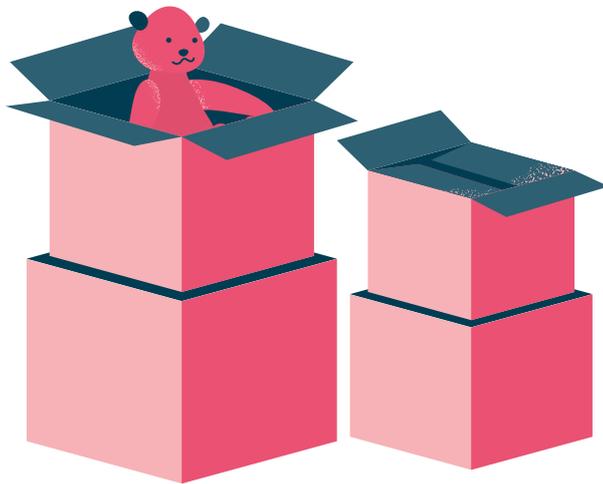
What to do to reduce the risk of fire

- Avoid letting emollients dry on fabric
- Wash fabric at 60°C to reduce paraffin build-up
- Keep fabric away from heat sources
- Change clothing and bedding regularly
- Don't smoke, cook, or go near heat sources while wearing emollient-treated clothing or dressings





Room going to waste or need more space? Moving is easy with House Exchange



There are plenty of reasons you may want to move home. Let House Exchange help you find your ideal swap.

House Exchange is a national website with thousands of opportunities for you to find your ideal home swap. It is also completely free to register because your landlord is a partner.

Why wait? Get started today, visit
www.houseexchange.org.uk



House
Exchange

WHEEL OF THE YEAR - PAGAN TRADITIONS

The Wheel of the Year is a special calendar that shows the different festivals that people who follow Pagan traditions celebrate throughout the year. Imagine it like a big circle, and each part of the circle represents a different season. It comprises of 8 sections

- **Yule (Winter Solstice):** Around December 21, this marks the shortest day and longest night of the year.
- **Imbolc (Candlemas):** Around February 1-2, it celebrates the first signs of spring.
- **Ostara (Spring Equinox):** Around March 21, day and night are equal. It's a celebration of spring and new life.
- **Beltane (May Day):** Around May 1, this is a big spring festival with lots of dancing, flowers, and fun! It celebrates growth and fertility.
- **Litha (Summer Solstice):** Around June 21, this is the longest day of the year. People celebrate with bonfires and sunshine, a big summer party.
- **Lughnasadh (Lammas):** Around August 1, this festival is about the first harvest of crops.
- **Mabon (Autumn Equinox):** Around September 21, day and night are equal again. It's a time to be thankful for the harvest and enjoy the changing leaves.
- **Samhain (Halloween):** Around October 31, this is a celebration marking the end of the harvest and the start of winter. It's a time to remember and honour loved ones who have passed away.

These festivals help people connect with nature and the changing seasons. They often involve fun activities like making crafts, baking, dancing, and spending time with family and friends. It's all about celebrating the beauty and cycles of the natural world!



GET INVOLVED

HAVE YOUR SAY ON SERVICE CHARGES

Our Resident Engagement Panel is starting a resident review into service charges for communal cleaning and grounds maintenance. They will have access to information on the following;

- How we calculate the charges,
- How we make sure we offer value for money,
- How we manage our services, including external contracts with cleaning or grounds maintenance companies.

In the review, they will;

- Talk to staff involved in the process,
- Review our policies and procedures,
- Listen to feedback from other residents,
- Visit some estates,
- Report back on their findings from a resident perspective,
- Make recommendations for improvements to Cornerstone.

If you would like to be involved in this review, whether that is working with the panel on it, or giving them your views, please get in touch on **01392 273462** or **mail@cornerstonehousing.net**, you can also reach out to the Resident Engagement Panel directly on their Facebook Page (see page 16).



PARKING ON THE ROADS AND PAVEMENTS - YOUR SAFETY IS OUR PRIORITY

We have been made aware that a resident was injured due to vehicles obstructing a pavement. We are saddened that this incident has occurred and wish the resident a speedy recovery.

Did you know it is illegal to obstruct a pavement meant for pedestrians? Vehicles obstructing a pavement should be reported to Devon & Cornwall Police directly via 101 or online via [Police.uk](https://www.police.uk), providing the car registration, make, model and colour at the time a vehicle is parked there.

Any incidents of illegal parking should also be reported to Devon County Council if this is on a highway via www.devon.gov.uk/roads-and-transport/parking/pavement-parking/reporting-pavement-parking/

ANNUAL RENT REVIEW

You should have now received a letter telling you what your rent and service charges will be from April 2025. If you are a rent to buy resident, you will get your letter on the anniversary of your tenancy.

If you don't get your letter, if you need help understanding it or if you need it in a different format for you, please let us know.

How much is rent going up by?

For our customers living in rented homes, the rent will be going up by a maximum of 2.7%. For some customers it will be lower to avoid their rent going over levels set by the Government or our own policy of rents being no higher than Local Housing Allowance levels (the maximum standard amount that the housing element of Universal Credit will provide towards rental costs).

Why is the rent going up?

The cost of providing services to you, including repairs and improvements to your homes, have continued to rise throughout 2024. Increasing rents by less than 2.7% will mean we have less to spend on improvements to residents homes, because the costs to run Cornerstone are rising by more than 2.7%.

This decision was not taken lightly as we know that some residents may struggle to make ends meet. Many residents will be receiving Housing Benefit or Universal Credit which will increase to reflect the new rent with no impact on the residents. To support others, including those on low incomes we are doubling our resident support fund from April 2025. Please see our earlier article on that and there is a page in your letter about the help that is available.

What about service charges?

You will generally only pay service charges if you live in a flat or home with communal areas or services. We review the charges every 2 years.

The last time we reviewed them in 2023, the increases were restricted to 7.7% due to the cost of living at the time. However, the increases did not cover our costs in delivering services to you.

New fire regulations mean that we need to provide additional services and the cost of these services are higher than inflation. There are also large increases in the cost of communal area energy which is used for things like lighting in communal hallways.

We understand that catching up on under charging you cannot be done in one go, so whilst charges will be going up, no resident will pay more than an additional £25 per month in service charges. This means will be charging residents 72% of what it costs us to provide the service to you, this is a loss to us of nearly £140,000 in 2024/25.

You can find more information about your service charges in your letter.

SURVEY OF YOUR HOME

From time to time, we need to survey your home to make sure it is in a good state of repair. The information we gather will tell us about the condition of your home and the individual components in it, such as kitchens, bathrooms, windows, insulation and heating.

We will use this information to plan our programme of improvements to your home. For example, when the kitchen or bathroom will need replacing.

This is a change from how we used to plan improvements, which was based on the age of the component. The new way is based on the condition rather than age, so it could be replaced sooner or later than originally planned, depending on the condition of it.

In general, the surveys take approximately 1.5 to 2 hours to complete, depending on the size and type of your home.

We will write to you with an appointment for this, please tell us if the appointment isn't convenient for you, or if you are worried about anything.



WHO IS MY HOUSING OFFICER

Below are the names of the Housing Officers and the areas that they cover.

Rosie

Exmouth
East Devon
Exwick
St James
Topsham
Redhills

Abi

Mid Devon
St Davids
Whipton
Wonford

Justin

Teignbridge
Mount Dinham
St Thomas
Alphington
Exeter City Centre



Housing Officers, in addition to ensuring your neighbourhood is a great place to live, can help with; tenancy queries, anti-social behaviour concerns, providing advice or accessing support for you or your family.

If you have any questions, you can contact your Housing Officer in the first instance by emailing mail@cornerstonehousing.net or by telephone 01392 273462.

ARE YOU STORING THINGS IN YOUR LOFT?

We know that storage can be difficult sometimes, especially for our larger families and those in smaller homes. However, it is important that you don't store things in your loft for the following reasons:

- in the event of a fire there could be more damage or risk if there are belongings in the loft,
- the loft is a ventilation space for the home, storing items up there can reduce the ventilation, and create condensation in your home that could lead to mould,
- there is usually no floor so items or people could fall through the insulation into rooms below,
- it can be unsafe getting belongings or yourself into and out of the loft.

Talk to us if you have items in your loft and you need help sorting this or if you need additional storage space.

WMS APPOINTED AS ELECTRICAL AND GAS CONTRACTOR

We have appointed WMS (Westcountry Maintenance Services) for 3 months as a contractor to complete Electrical and Gas Safety checks in your home on our behalf. Residents may be contacted by WMS directly or have a non-cornerstone operative attend to carry out safety checks. Operatives will still carry ID. If you are ever unsure about letting a person in your home, call 01392 273462 and we can verify the appointment.



Facebook Group

The members of REP have created a residents only Facebook group. Anyone can join to ask the panel questions or give feedback to a policy currently being reviewed.



Search ***Cornerstone Housing residents engagement panel*** to join

Ramadan Kareem

Evening of Fri, 28 Feb 2025 –
Sun, 30 Mar 2025

Ramadan is a very important and special time for Muslims around the world. It's a month-long celebration where Muslims fast from dawn until sunset. The fast is called "sawm" in Arabic.

Ramadan is not just about fasting. It's also a time for spiritual reflection, prayer, and

community. Muslims try to be more mindful of their actions, being kinder, more charitable, and spending more time praying and reading the Quran, which is their holy book. The purpose of Ramadan is to grow closer to God, to become more grateful for what they have, and to empathize with people who are less fortunate. It's a period of self-discipline and self-improvement.

At the end of Ramadan, there is a big celebration called Eid al-Fitr, which means "Festival of Breaking the Fast." During Eid, families and friends gather to pray, share meals, give gifts, and celebrate the end of the fasting period.

Ramadan is a month full of faith, family, and giving!

- Suhoor and Iftar: The pre-dawn meal before the fast starts is called "Suhoor," and the meal that breaks the fast at sunset is called "Iftar." Dates are commonly eaten to break the fast, following the tradition of the Prophet Muhammad.
- Lunar Calendar: Ramadan is the ninth month of the Islamic lunar calendar, about 10-12 days shorter than the Gregorian calendar. This means that the month of Ramadan moves backward by about 10-12 days every year.
- Charity: Giving to charity, known as "Zakat" or "Sadaqah," is especially emphasized during Ramadan. Many Muslims increase their charitable activities during this time, helping those in need.
- Special Prayers: In addition to the five daily prayers, many Muslims perform extra prayers called "Taraweeh" at night during Ramadan. These prayers are usually longer and are a way to read through the entire Quran throughout the month.
- Health Benefits: Fasting during Ramadan can have health benefits, such as improving mental focus, promoting better eating habits, and giving the digestive system a rest.



TENANT SATISFACTION MEASURES 2024 / 2025

Tenant Satisfaction Measures' (TSM) are a way for tenants to understand how we are performing against key service areas.

The TSM were introduced by the Regulator of Social Housing in April 2023. There are 22 measures covering areas like repairs, safety and complaints. 12 of these measures come directly from customer feedback surveys all of which we have published below.

Quarter 3 - October 1st 2024 - December 31st 2024



85% of Residents were satisfied with their overall service



85% of Residents were satisfied with repairs



93% of Residents were satisfied with the time taken to complete their most recent repair



90% of Residents were satisfied that their home is well maintained



92% of Residents were satisfied that their home is safe



73% of Residents were satisfied that we make a positive contribution to neighbourhoods



65% of Residents were satisfied with our approach on handling anti-social behaviour



83% of Residents were satisfied that we are easy to deal with



87% of Residents say their rent is value for money



65% of Residents say their charges were value for money



71% of Residents were satisfied that we listen to residents views and acted upon them



80% of Residents were satisfied that we keep them informed about things what matter to them



86% of Residents were in agreement that we treat them fairly and with respect



77% of Residents were satisfied with our approach to handling complaints



68% of Residents were satisfied that we keep communal areas clean and well maintained



The team in the office are really friendly . Repairs are usually dealt with efficiently. The only reason why I didn't put completely satisfied was because the out of hours service could improve with communication.



I've never had a problem with them for 23 years, They've been very helpful.



All calls and emails handled in a professional manner. All repairs carried out quickly by professional staff who respect your home.



Great to see some improvements to the area, interior and exterior decorating has made quite a difference. Still some issues with the rubbish being strewn around by overcrowded bin stores.



I am very lucky to be living in a warm well maintained property

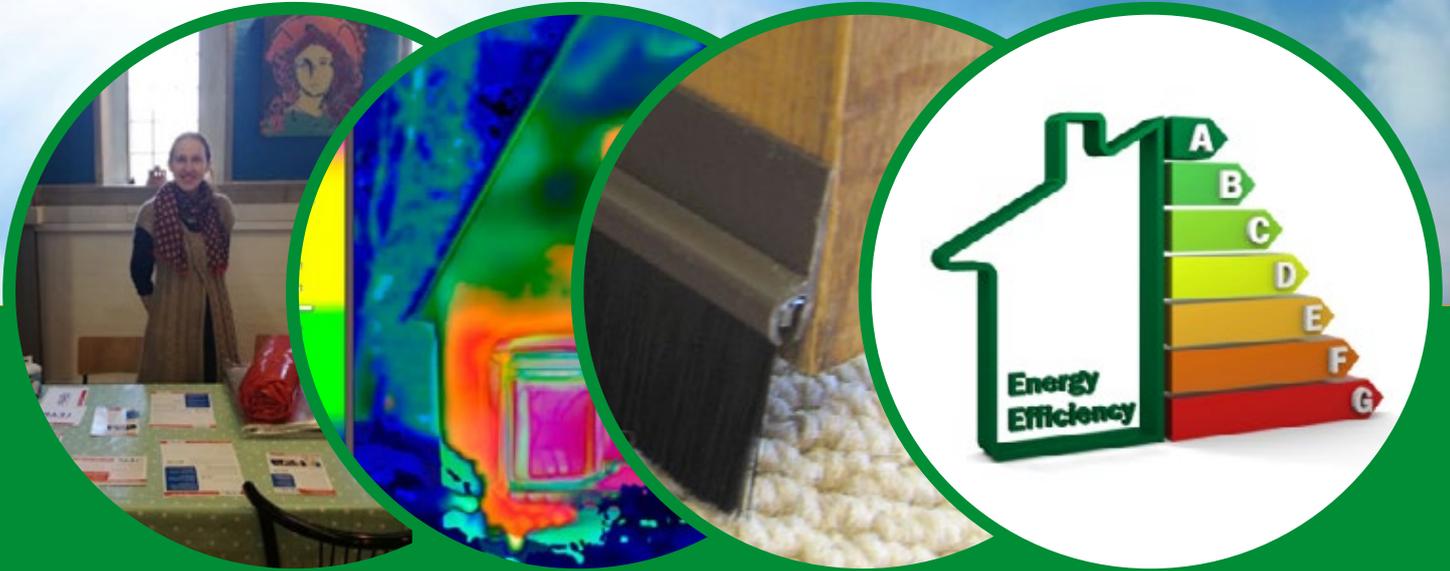




exeter community energy



LOCAL ENERGY ADVICE
PARTNERSHIP



Exeter Community Energy



Healthy Homes for Wellbeing

Do you want lower energy bills?

Is it hard to heat your home?

Free energy advice at our events.

Book a free energy and money saving advice call.

Contact ECOE's Energy Advice Team

healthyhomes@ecoe.org.uk 0800 772 3617

www.ecoe.org.uk/healthy-homes-wellbeing

SPOTTED SOMETHING IN YOUR NEIGHBOURHOOD?

We do regular inspections of your areas but if you spot this kind of thing where you live, please do tell us about it when you see it and we will try and get it sorted out for you or tell you when we will do it.

- Fly tipping, litter in bin store/lanes,
- Lighting out,
- Graffiti,
- Damaged/wearing steps, faded treads
- Items dumped in hallways
- Damaged fire doors
- Broken glass in communal areas





Resident Engagement Panel

www.cornerstonehousing.net/rep

Get involved in your neighbourhood!

Our resident engagement panel is looking for new members. REP is open to all and we would love to have more residents from a diverse range of backgrounds involved. If you would like to engage with the REP but don't want to come to meetings, get in touch, we'd still love to hear from you.

If you are interested contact mail@cornerstonehousing.net



HEALTHY HOMES - DAMP AND CONDENSATION

Our Resident Engagement Panel has recently completed a review into the service we provide if you report damp or mould to us. You can find this report on our website here www.cornerstonehousing.net/rep/



Their main findings and recommendations are

The service received by REP members was generally good although they noted some delays whilst Cornerstone found the correct cause of the damp and mould. 3 out of 3 respondents to the satisfaction survey (100%) were happy with the service provided.

Timescales for responding to resident reports of damp and mould are not always as quick as they could be and will not meet requirements in Awaab's Law. REP noted two cases in the last year where responses were long. Cornerstone could improve its monitoring of cases responses and REP has been told that Cornerstone is bringing in new IT for this.

The information provided to residents on damp and mould is clear and informative although could do more around myth busting and how and why mould occurs.

REP noted that residents are being approached by 'no win no fee' companies and Cornerstone could communicate more with residents to encourage them to report damp and mould to us. They could also be told where to get independent advice from, for example Citizens Advice.

Cornerstone should create an environment where residents feel comfortable reporting perhaps using case studies and resident feedback to show how they have been helped. REP feels some older residents might be more reluctant to report and perhaps some communication could be targeted towards them.

Cornerstone provides training but REP feels this is important for staff and this should be kept updated and provided for new members of staff.

REP would like to receive information regularly from the Tenant Satisfaction Measures about damp and mould and whether the Big Plan consultation highlighted more cases of damp and mould.

If you have damp or mould in your home, it is important that you report it to us. There could be a problem with your home that we need to fix, and the mould can be a health hazard if left untreated.

We want you to report it to us because our mission is to help you, we won't judge you.

VENTILATION

We want all our homes to be great places to live, and especially to be dry, warm and healthy. If any of our homes have damp and mould this is a great concern for us, and we will work closely with residents to find a solution.

Ventilation is key when it comes to preventing condensation, damp and mould as this will help any moist air escape. As air circulates round the home, it is drawn outside through windows, doors, vents and extractor fans etc. The way to prevent mould escalating is to remove it as soon as it is noticed by thoroughly cleaning and drying the area.

Report anything you discover

All problems with your home should be reported as soon as possible, this allows us to intervene at an early point.
Report via our website or by calling us



NO WIN, NO FEE SOLICITORS

Some of our residents have been contacted by no win no fee solicitors (Housing disrepair services) regarding damp and Mould. Please contact us directly if you have damp or mould in your home. When you tell us about it we will arrange for someone to visit your home to assess the problem and discuss the options with you. You do not need to wait for evidence from doctors or other professionals. If you do not feel we acted quickly enough, please tell us. You can find more information about complaints procedure on our website.

www.cornerstonehousing.net/make-a-complaint-feedback-compliment/



CASE STUDY

Cold bridging



Initial report

A resident reported dampness and mould on the ceiling in the bedroom and damp on and around the skirting boards.

Inspection findings

Our surveyor attended and undertook a survey, which included measuring the temperature, humidity, and moisture within the home. The home was discovered to have a cold bridging issue due to a lack of loft insulation and ventilation around the skirting boards.

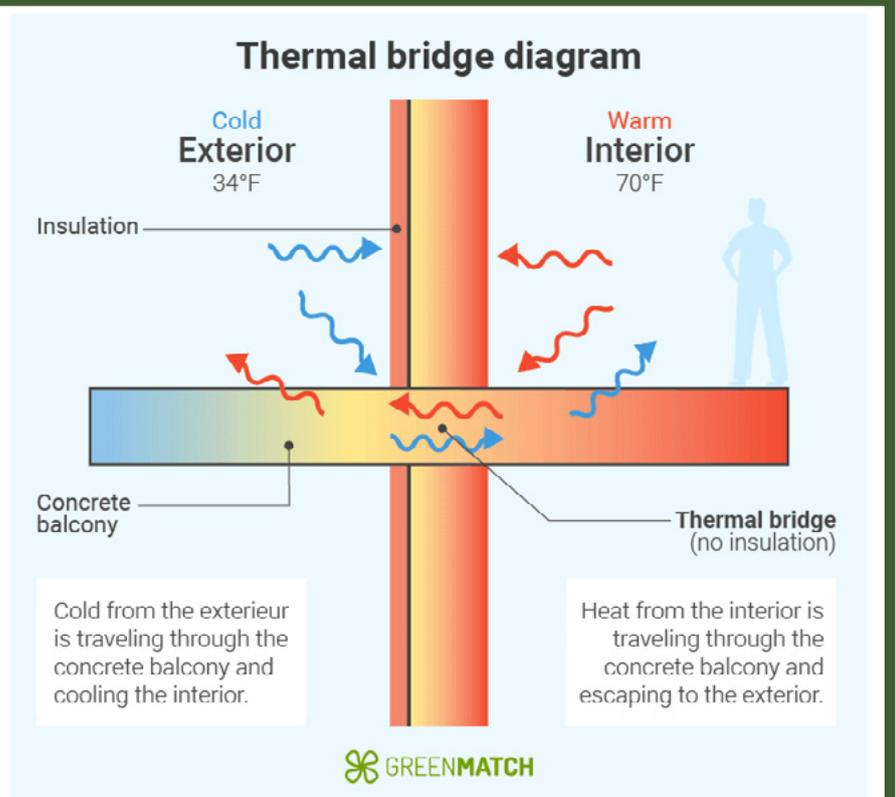
Action we took

- the resident was provided with advice on how to manage humidity and prevent mould growth, this included advice on ventilation
- we arranged for the gutters to be cleaned
- we arranged for a cleaning contractor to clean the mould off the walls and treat the mould
- the loft insulation was topped up to a level suitable to reduce the impact of the cold bridging

By taking these actions, we have reduced the likelihood of further problems with mould and provided a healthier living environment for the resident.

What is cold bridging

Cold bridging, also known as thermal bridging, is a weak spot in a building's insulation that allows heat to pass through more easily. This can cause heat loss in cold climates and heat gain in hot climates.



CASE STUDY



Initial Report

A resident reported concerns about damp and mould affecting multiple rooms within the property, specifically highlighting issues in the living area, kitchen, and bathroom ceiling.

Inspection Findings

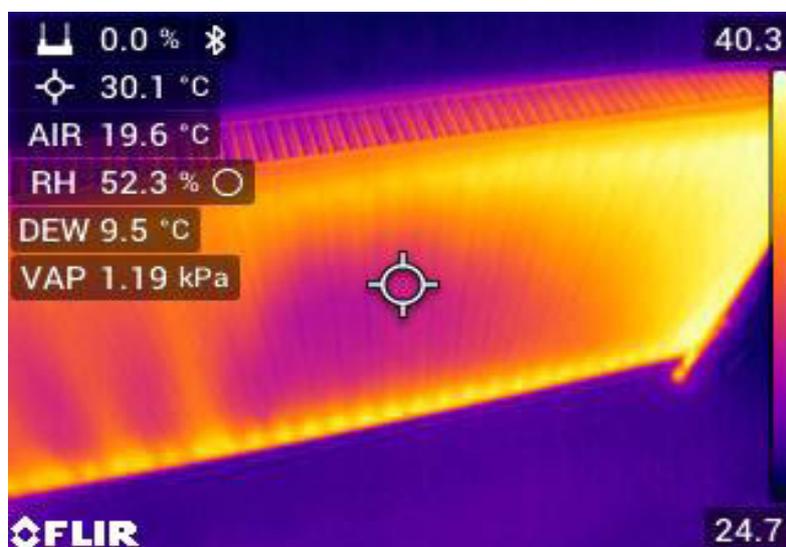
- no evidence of direct water entry was identified.
- elevated internal humidity levels were recorded.
- external conditions contributed to condensation, with pooling rainwater noted in the rear courtyard against the external wall.
- limited use of heating by the resident was noted, reducing internal thermal gain (heat generated by people, lighting, and equipment inside a building).
- bathroom extractor fan was not working.

Actions we took

Based on the inspection findings, the following works were arranged:

- Installed a gravel drainage trench along the rear external lounge wall to prevent water pooling and reduce wall cooling
- Washed down and removed condensation-related mould on internal walls
- Replaced the broken extractor fan in the bathroom to improve ventilation

A follow-up review confirmed that the damp and mould issues had been resolved. The resident was provided advice to the resident on ventilation and heating to help prevent future issues



Thermal image of a radiator

What causes condensation

Condensation is caused by airborne moisture, millions of particles of water suspended in the air. When they meet a colder surface like glass, a cold ceiling, or a cold wall, they reach the dew point and turn back into water droplets.

Example: If you breathe on the surface of a mirror, you can see a fine fog form on the surface. That is condensation in its simplest form, and a few seconds later, it evaporates away into the air. It's not gone, though; it's just invisible again, now floating in the air around you, waiting to form water droplets on a cold surface.

Example: You get in your car in the morning, and the windscreen fogs up as there is an increase in moisture in the car. After a few minutes of running the air conditioning or opening the window to allow airflow into the car, the condensation will clear the window.

Condensation on windows

Everyone is familiar with condensation on windows to some extent. This can be seen in Autumn and Winter, especially after a good night's sleep. If you have visible water droplets on the inside of your windows, you have excess indoor humidity. This can lead to dampness elsewhere and the growth of mould. The room needs to be ventilated to remove some of the moisture.

Do you need help?

If you are struggling in your home and cannot maintain your home, please get in contact, and we can help you get your property to a maintainable standard and find support services you might need. This could be because mould has developed and you are unable to clean it, you might not be able to heat your property. Whatever you are struggling with, please contact us.

If you are unable
to heat your
home please
contact us for
advice



**Westcountry
Savings & Loans**
Your Credit Union

MARCH IS A GREAT MONTH TO OPEN A CHRISTMAS SAVINGS ACCOUNT



- **Start saving at any time of the year, up to £200 per month**
- **1% gross interest added on October 31st annually**
- **Your savings can then be withdrawn to a nominated bank account on November 1st**

OPEN A WS&L SAVINGS ACCOUNT TODAY AT
www.westcountry.org.uk/Christmas-savings



My Home
Contents Insurance

Get a
quote today at

www.thistlemyhome.co.uk

Protect your
home contents from
**fire, theft and
water damage**

Contact My Home
on **0345 450 7288** or visit
www.thistlemyhome.co.uk

