NEWSLETTER FOR DUNEDIN CANMORE TENANTS | NUMBER 43 | SPRING 2016

DUNEDIN CANMORE

Part of Wheatley Group

# Closer to you

Find out how our new way of working will help us do more for you P4

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# Amelia celebrates landmark birthday!

### Retired nurse turns 100 in style with family party at a top Edinburgh hotel

### One of our sheltered housing tenants has celebrated a landmark birthday.

Amelia Macintosh Macleod, who lives independently in one of Dunedin Canmore's sheltered housing developments at Chesser Court in Gorgie, Edinburgh, reached her 100th birthday last month.

Amelia, a retired nurse, was born at Robertson Avenue in Slateford. She grew up there with her sister Hughina and parents Peter and Christina Anderson.

When asked the secret to long life Amelia said: "I try to keep busy. I love to cook and bake and still make my own scones and gingerbread.

"I also see a lot of my family and love to know what is going on with the younger ones."

Amelia celebrated her 100th birthday with a family lunch at the Macdonald Hotel in Holyrood, attended by friends from as far afield as Kent and the north of Scotland.

She also received a card from her Majesty the Queen congratulating her on the amazing milestone.

Ewan Fraser, Chief Executive of Dunedin Canmore, said: "We were all delighted to help Amelia celebrate her big day."



### Barony tenants give thumbs-up to joining Wheatley

Wheatley Group – Dunedin Canmore's parent company – is in talks to welcome a new partner.

An overwhelming majority (92%) of the Barony Housing Association tenants who took part in a monthlong ballot have voted to join Wheatley Group.

Barony members also approved the partnership with Wheatley at a Special General Meeting (SGM) earlier this month.

The independent ballot was conducted by Electoral Reform Services, the UK's leading



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independent ballot services provider. Turnout was 39.9%, with tenants voting throughout January and early February by post, phone, text and online.

Subject to the approval of the Scottish Housing Regulator, Barony

is expected to join Wheatley in April.

Employing over 200 housing and care staff, Barony owns and manages 300 general needs properties.

It became a Registered Social Landlord in 1971 and offers a range of supported accommodation and registered care homes in West Lothian, Edinburgh, Falkirk, Clackmannan, Stirling and Fife. It also provides a wide range of care and support services to over 700 people in Edinburgh, West Lothian, Fife, Stirling and Falkirk. Time for tea: Mark Diver (3rd from left) and some of the volunteers from the project



### Mark stirs up success with fresh approach to soup kitchens

A Dunedin Canmore tenant has found the recipe for success with an alternative to traditional soup kitchens.

'Souper Saturday' was the brainchild of Big Issue volunteer Mark Diver. The Saturday service offers a home cooked meal and chance to socialise in a friendly setting for those in need.

Each Saturday sees around 50 guests visit St Paul's Church on Jeffrey Street to enjoy their Saturday lunch and catch up with friends, old and new.

Founder and organiser Mark, 43, from Fountainbridge, said, "The food is a small part of what we do. The social aspect is what's unique about us. Our guests are treated as people rather than 'homeless people'. We drink tea from proper mugs and not polystyrene. We all sit around a big table together. We chat as equals."

The food donations come from Cyrenians 'Good food depot' which is collected from supermarkets, which donate excess stock and collections from the public.

The drop-in runs from 8.30am to 2pm every Saturday and all are welcome. There's a mix of homeless people, hostel users, B&B users, and those who struggle to afford a hot meal - they even welcome dogs. Mark added: "Some guests mainly come for the get-together, it's a fun way to spend a Saturday lunch time and people can stay as long as they like."

Becky, 35, comes most Saturdays. She said: "It's great to be able to come and have your breakfast and lunch here. I'm staying on someone's sofa at the moment and it's nice to get out for the day and see friends and have a chat."

Big Issue vendor George Whyte said: "The friendship that I get from coming here is brilliant. The volunteers are warm and welcoming and I get treated with respect. I really enjoy my Saturdays getting some food, having a chat and playing games."

There are a pool of volunteers from different backgrounds who run the lunches. Some are previous service users who want to give back and some are part of the church. They help organise food supplies and chair council meetings where volunteers and guests play a big role in the policy-making process.

'Souper Saturdays' are on at St Paul's Church, Jeffrey Street Edinburgh on Saturdays from 8.30am till 2pm.

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# Investing in your futures

Dunedin Canmore has unveiled ambitious plans for tenants and communities over the next five years.

We'll be investing £82 million in new affordable homes, creating hundreds of new jobs and improving our repairs and support services.

By working with our other partners in Wheatley Group we are now able to do more than we could on our own. That's why over the next five years we'll be helping more tenants to get online, introducing new services for tenants who need extra care and support, and developing our staff to better serve tenants – all while keeping rents affordable.

The five-year strategy – called 'Investing in our futures' – sets out how Dunedin Canmore plans to build more than 700 new homes and improve existing homes.

We'll also continue to expand services, including improved online services – so people can do more



online at a time and place that suits – and better repairs.

And we'll also work over the next five years to introduce personalised services for tenants with care needs.

That includes helping vulnerable tenants to stay in their own homes for longer and building more amenity homes for older tenants.

Dunedin Canmore Chair Tom Mitchell said: "The next five years will see Dunedin Canmore do more than ever before for tenants and communities.

"We'll be building hundreds of new homes and creating jobs. We'll also work hard to make sure our services are tailored to tenants' needs – for example that means helping tenants do more online.

"It's an exciting time."



### our communities will bring us much closer to you



# A new way of working

We're launching a new way of working that will see us get closer to our customers than ever before.

We've increased the number of housing officers from 14 to 24. Each housing officer now has a smaller patch size of around 200 homes to manage, and much more power than ever before to make decisions for you at the first point of contact.

Our staff will be out and about much more in your communities, building better relationships with you. And they will also be able to get more things done for you when you have concerns or issues.

New local teams made up of housing, repairs and environmental staff have also been formed so colleagues in Dunedin Canmore, which is part of Wheatley Group, can work more closely together to find fast and effective solutions for communities.

Director of Housing Hazel Young said: "This marks a real step change in our customer focus. Our staff will now not only be out and about much more in their neighbourhoods, building stronger relationships and more trust with customers, but they will also be able to get more things done for people.

"We've stripped out some of the layers that often slow decisions down and given the power to the people who directly touch our customers.

"We believe our tenants and owners will soon see the difference."

Remember to tell us what you think about our services.

### Henry: I can't believe I have saved so much

Tenants can save hundreds of pounds with a little help from our energy advisors.

Henry Dickson, 77, from Edinburgh, pictured below, saved £250 just by doing an energy price comparison with help from Nadia Winnick from our home energy advice team (HEAT). Nadia helped change his tariff and also made sure he received a warm home discount payment of £140, bringing his total savings to £390.

Henry said: "I like to keep my home cosy but I was worried about high fuel bills. I can't believe I was able to save so much just by changing my tariff. Nadia made it very easy to swap and I'm really pleased with the savings."

If you need to negotiate with your energy supplier over payment plans, reducing your debt and refunding overpayment, HEAT may be able to help with that too, depending on your circumstances.



They can also help you apply for financial assistance such as the Warm Home Discount and Winter Fuel Payment.

We can refer you to other support services within Dunedin Canmore or our partners, including specialist advice on making sure you're claiming all the welfare benefits you're entitled to, advice on managing your money and other support services to help you stay in your home.

Call 0131 478 8888 or email customer.service@ dunedincanmore.org.uk to find out how you could save money.

# Housing benefit changes to come

The UK Government is making more changes to the benefits system - and we're here to help people affected. From 1 April, anyone of working age will only be able to claim backdated housing benefit for a month instead of six months.

You won't be affected if your claim has been suspended or where you're due extra income for a previous period, such as backdated disability benefit.

If you've had a gap in your entitlement, please let your local authority know so that they can review the decision to terminate your claim.

But you'll have to show 'good cause' for not claiming earlier throughout the period when your claim was cancelled.

Remember, Dunedin Canmore can help. Reviews can sometimes take weeks to resolve, so the earlier you come and talk to us the better.

Speak to your housing officer or call 0131 478 8888.

### Latest update on Universal Credit

Tenants who are on Universal Credit will have to let the Department of Work and Pensions (DWP) know if there is any change in their rent.

A small number of tenants claim the new benefit which was introduced by the UK Government last year.

It's now the responsibility of tenants on Universal Credit to contact the DWP if there is any change to their rent.

If you're on Universal Credit, speak to the DWP then come and talk to us. Remember, Dunedin Canmore can help.

Our welfare benefits officers can help make sure you're claiming all the benefits and tax credits you're entitled to.

We can also help you budget and manage your money.

Give us a phone on 0131 478 8888.

# Note Note Bogus callers: make sure you stay safe

### Bogus callers are criminals who claim to be someone they're not to get into your home.

They may claim to be from Dunedin Canmore, a council provider or utility provider. Rogue traders claim to be workers offering to carry out work on your house or garden.

In reality, they charge inflated prices for shoddy or unnecessary work.

Don't let any strangers into your home without following these simple tips:

Use a door chain, if you have one
Always ask for proof of identification and check it carefully – it must have a photograph of the caller on it

Never be persuaded or bullied into letting someone inside your home
If in doubt – keep them out!

• Never give keys to workmen unless you can trust them – copy keys are easily made.

If you receive a visit from a bogus caller, or have any doubts about someone, call the police immediately or contact any member of staff.



### Say no to doorstop lenders

If you are struggling with your finances then our money advisors and welfare rights officers could help you get back on track.

They can give you great tips on how to budget and make sure you're getting all the benefits you're entitled to.

Having the right benefits and better budgeting skills could help you say NO to doorstep credit – or moneylenders. Doorstep credit, the term given to anyone who calls to your door offering you a loan for cash, vouchers, or goods by catalogues.

Area Housing Manager, Yvonne Longwill, said: "These loans can seem like a quick fix solution.

"But in reality it's a very, very costly way of borrowing money.

"Our many advisers can offer practical advice on how to budget and help you deal with any debt worries."

Payday loans are also hugely

expensive with lenders usually charging a fee instead of an interest rate. Typically, a £100 loan for a month has a fee of around £25, so you need to repay £125.

To put that in context, if you borrowed the same amount on a standard credit card at 20% APR, then provided you didn't miss any repayments, it would cost £20 to borrow £100 for a YEAR - £5 LESS than payday lenders charge for just one month.

Remember, we're here to help you cope with welfare reform.

Our welfare benefits officers can help make sure you're claiming all the benefits and tax credits you're entitled to.

We can also help you deal with any debt you may have and help you budget and manage your money.

Give us a phone on 0131 478 8888 to make an appointment with one of our staff.

# 6 easy ways to pay rent

### **1. DIRECT DEBIT:**

Set up a bank instruction to pay your rent weekly, fortnightly, four-weekly or monthly.

### 2. ONLINE: Visit

www.dunedincanmore.org.uk to make a rent payment.

### 3. By PHONE:

Call 0131 478 8888 to pay by debit or credit card.

### 4. POST OFFICE:

Pay at any Post Office using your rent payment card.

### 5. BY PAYPOINT:

At any shop that displays the PayPoint sign.

### 6. BY POST:

Send a cheque or postal order to: Dunedin Canmore Housing, 8 New Mart Road, Edinburgh EH14 1RL.

If you're not sure which is the best option for you, call us on 0131 478 8888 for advice.

### If you're struggling with money, we can help

We have lots of ways to help if you're worried about money, your benefits have changed or you need a bit of support. Here's a round-up of the ways we can help.

For details of any of these services, give us a phone on 0131 478 8888.

### Help with repayments

If you've fallen behind with your rent, you need to talk to us now.

We can help you get back on track

with a repayment plan you can afford.

### Help with fuel bills

Our home energy advice team (HEAT) can help you cut fuel bills, get on the cheapest tariffs and arrange a low-cost payment plan to manage debts. Ask for an appointment.

### **Tenant services**

There are lots of services available to tenants, from help for single parents

to furniture to make your house a home.

Get in touch to find out more about the services available.

Visit www.dunedincanmore.org. uk or call us on 0131 478 8888. We have lots of ways to help if you're worried about money, your benefits have changed or you need a bit of support.



Best foot forward: Dunedin Harbour Hostel Team (from left) Back row: Lewis Stevenson, Marlene Miller, Jamie Stewart, Stephanie Tweed, Tony Wallace, Thomas Strickland, Bob Stewart. Front row: Craig Guy, James Evans and William McDonald

# That winning feeling

### Dunedin Harbour Homeless Hostel wins big at tournament

Street Soccer Scotland hosted a Regional Cup Competition last month for Edinburgh based players accessing Street Soccer activities.

Dunedin Canmore, which is part of Wheatley Group, supported the event and was represented by Dunedin Harbour Hostel and a mixed department staff team.

Dunedin Canmore Colts (staff team) and Harbour (hostel team) managed to win two out of the three trophies on offer.

Ten teams representing organisations and communities from around Edinburgh took part, including: Niddrie Community, Cyrenians, a Street Soccer Team and men and women from a variety of backgrounds - many with a history of homelessness - making the event really competitive.

In the final game of the Harbour's tournament, Dunedin Harbour resident

"Playing in the tournament has increased my confidence, and motivated me to start playing football again."

Stephanie Tweed scored a stunning penalty to give themselves a win.

Stephanie said: "Playing in the tournament has increased my confidence, and motivated me to start playing football again. Hopefully I'll get a place on the Homeless World Cup team this summer."

Both the Harbour and Colts were presented with medals and a trophy by Hibs left back Lewis Stevenson and Bob Stewart, Dunedin Canmore's Director of Homelessness Services. Meanwhile, Scotland will have home advantage at this year's Homeless World Cup.

The annual football tournament will take place in Glasgow this summer, and as long term supporters of the event Dunedin Canmore is delighted to say Team Scotland will be competing in both the men and women's competitions.

Dunedin Canmore will be represented by participants from the Street Soccer Scotland programme, which offers hope and opportunity to thousands of homeless and socially disadvantaged individuals from across Scotland throughout the year.

The tournament takes place in Glasgow's George Square between the 10 and 17 July.

Visit www.streetsoccerscotland.org or call 0131 554 9157 to get involved.

# Neuter your cat for just a fiver

Good for felines and good for communities



We have teamed up with CATS Protection to offer low price neutering for all cat owners in receipt of benefits or on a low income.

Neutering usually costs up to £90 so this is a huge saving they are offering our customers.

Neutering is the kindest thing a caring owner can do to protect their cat.

A female kitten can get pregnant while she's still a kitten herself, so should be spayed at four months to protect her from an unplanned pregnancy.

Around 85% of litters are unplanned. Neutering your male kitten will help keep him safe - ensuring that he doesn't get into constant fights over females, and also that he doesn't feel the urge to wander off in search of a mate. It's all too common for un-neutered males to get lost or killed on the roads, because they haven't been neutered.

Neutering also helps the general cat population; the fewer un-planned litters there are, the more homes are available for the many cats and kittens in rescue shelters. A simple 'snip' really does show you care.

Alan Stoddart, Area Housing Manager, said: "We encourage all our tenants to be responsible pet owners, neutering your cat means communities are less likley to become over-run with strays.

A snip/spay is a cheap option to help protect your pet."

The offer is available to all cats with owners in EH1-EH55 and ML12 postcodes. For more information contact 03000 121212 open Mon-Fri 9.30am-1pm

# New rent levels

### We are committed to keeping our rents affordable

Thanks to everyone who gave us their views on our proposals for this year's rents.

All tenants received a letter late last year about the proposed rents for 2016-17. The feedback we received was considered fully by Dunedin Canmore's Board.

After listening to what you said, the Board has agreed to freeze most of the service charge items and approved a rent increase of 1.95% for 2016/17. The new rents will start from April.

Freezing the service charge for this year on things like stair cleaning and environmental services means customers will see their rents kept as affordable as possible. Dunedin Canmore, which is part of Wheatley Group, has been able to do this by internal efficiencies and negotiating strongly with external contractors.

Director of Housing and Customer Service, Hazel Young, said: "We know times are still tough for tenants. That's why we always try to keep rents as low as we can while still providing really good services and modern homes for people."

Rents pay for a huge range of Dunedin Canmore services. This includes building new homes, carrying out repairs and maintenance, 24 hour customer service centre, tackling anti-social problems, job creation programmes and youth employment schemes.

What you need to do:

- If you are currently in receipt of Universal Credit it is your responsibility to let the Department of Work and Pensions (DWP) know of this change in your rent.
- If you currently receive housing benefit, you do not need to notify Edinburgh City Council of this rent increase, as we have already done so on your behalf.
- If you pay by standing order you need to speak to your bank about increasing your payment.
- If you pay by Direct Debit we'll increase your payment for you.



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Teeing off: Derek Grant, Green maintenance manager for Edinburgh Leisure with EVOLS participants Scott Cunningham and James Cunningham

### Scotts job Success with EVOLS participants Cunningham James Cunnin with boutdoor classroom

Last year almost 150 young people in Edinburgh improved their health and wellbeing – and their job prospects – thanks to the great outdoors. This year we are hoping to help even more young people find pathways to employment.

The EVOLS Project (environmental volunteers outdoor learners) – created by Dunedin Canmore, which is part of Wheatley Group, helps vulnerable people aged 13 to 18 develop their skills through practical conservation work such as tree planting and activities including climbing, abseiling and kayaking. Participants also have the opportunity to gain SQA qualifications and employability skills for land-based industries.

Scott Cunningham, 19, from Gorgie, is one of 147 young people who last year took part in a 10-week EVOLS programme. He left school at 16 with few qualifications and little aspiration of employment. He has now gone on to secure a job working on some of Edinburgh's golf courses. Scott said: "We had a good time while working and learning new skills.

"The staff always listened to me and helped me to find the job I wanted. I'm now working with Edinburgh Leisure on their golf courses and really enjoying it."

It was through EVOLS that he developed an interest in landscaping and gardening which led to the job. He now helps keep Edinburgh Leisure golf courses neat and helps design new bunkers and areas to keep the courses challenging.

Johnny Smith, who is seconded to Dunedin Canmore to run EVOLS, said: "Some young people coming through the project had never left their neighbourhood or even seen the countryside.

"The success of the project is

completely down to the young people - they really get stuck in and want to change their lives."

The EVOLS project currently runs in Gorgie/Dalry, Oxgangs and Liberton/ Gracemount.

Hazel Young, Housing Director at Dunedin Canmore, said: "We always want to increase opportunities for people in our communities. EVOLS has been really successful in helping vulnerable young people learn new skills and move into employment."

To find out more about opportunities available through Dunedin Canmore Youth Projects or to get involved with EVOLS please contact Johnny Smith on 0131 664 3275.

Dunedin Canmore has been awarded grants from The Scottish Natural Heritage and City of Edinburgh Council Youth Challenge Fund to deliver our EVOLS Project for the next 3 years from April 2016.



### Wheatley Pledge is really working

The Wheatley Pledge is a £1.5m scheme to get contractors and suppliers of Wheatley Group - including Dunedin Canmore - to do more for people living in our communities, including creating new jobs and apprenticeships.

Companies who sign up to the Wheatley Pledge will receive a wage incentive from Wheatley Group for any new apprenticeship or job they create. Since its launch in August 2013, more than 220 jobs and training opportunities have been pledged.

Companies to have signed the Wheatley Pledge include Virgin Media, Ernst & Young and City Building.

To find out more, phone 0131 478 8888 or email wheatley.pledge@wheatley.group.com

### How you can get involved

There are lots of ways tenants can influence what we do. Here are some of the main ways.

■ Customer Forum – The Customer Forum meets four times a year and is open to all customers. It is the main way we consult our customers and make sure we take their views on board.

■ Forum Working Groups – The Customer Forum has 'Working Groups' that meet to review policies and make recommendations to the main forum.

Customer Panel – The Panel meets monthly to look at how Dunedin Canmore is performing in areas such as repairs, investment in our homes and our environmental services.

### Registered Tenants' Organisations (RTOs) – RTOs represent their own areas and work closely with our staff on issues in

their communities.

Area meetings and visits –
We hold regular area visits and

meetings so we can get customers' views.

■ Individual customers – We are developing links with customers who can't make it along to meetings. We will do this by the internet and other methods.

■ A range of survey techniques - We carry out regular surveys to learn in more detail what customers want and how we're doing.

■ Share Members – Customers can become members of Dunedin Canmore for just £1. Becoming a member gives you lifetime membership of the Association and allows you to vote at general meetings.

If you want to get involved please call us on 0131 478 8888 or email tenant.view@ dunedincanmore.org.uk

## Complaints help us improve

We hope you never have to complain about our services but if you do, we'll do our best to put a smile back on your face.

Every time you let us know we've let you down, we have the opportunity to look at your complaint, get things sorted for you quickly and improve our service for the future.

Since joining Wheatley Group, we've been able to review and improve the way we handle any complaints we receive. Now when you complain to us, your issue will be dealt with at the first stage by one of our frontline officers.

If it doesn't get resolved at that stage, it will be passed to the Area Housing Manager to investigate and resolve.

Most importantly, we will be listening carefully to everything you raise with us and using your feedback – good or bad – to improve services in future.

Wheatley Governance Director Maureen Dowden said: "Complaints are one of the ways we get valuable feedback from customers right across the Group.



Our group-wide approach aims not only to resolve things quickly for people but also to listen and learn from what they tell us."

So no matter what the issue, please contact our Customer Service Team.

We always aim to go above and beyond in offering you the best customer experience possible and sometimes we manage to exceed your expectations too. If this happens, why not let us know?

So, if you have a complaint or a compliment, please contact us on 0131 478 8888 or customer.service @dunedincanmore.org.uk



# Improve your digital skills

If you need help with using a computer or you're interested in using social media like Skype and Facebook then the Digital Skills Academy can help.

The Digital Skills Academy will be offering free one-to-one computer training and support to Dunedin Canmore tenants over the next year with their Digital Inclusion Officer, Matthew Bakewell.

From absolute beginners to

those looking for computer skills for employability, we will be able to help. There are also classes on how to boost your skills and find employment.

If you would like to arrange an appointment please speak to your housing officer or contact us directly on 0131 661 8888 and we will arrange an appointment at a location near you.

# Find the hidden words to win a £20 voucher!

FIND the hidden words and you could win vouchers worth £20 in our fun competition.

Draw a line through each word listed here and send the completed wordsearch, with your name and address, to: Freepost RLXG-HELB-ETCE, Connect Wordsearch Competition, Dunedin Canmore Housing, 8 New Mart Road, Edinburgh, EH14 1RL.

The closing date is 29 April 2016.

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R       A       L       R       M       F       R       Y       I       N       G       P       A       N       J         E       P       1       C       K       Z       L       V       Z       Z       A       R       U       C       M         P       S       X       I       H       N       K       S       I       H       W       Y       D       C       Z         P       S       X       I       H       N       K       S       I       H       W       Y       D       C       Z         P       V       W       M       A       J       I       R       E       D       N       A       L       O       C         P       V       W       M       A       J       I       R       E       D       N       A       L       O       C         E       F       M       Y       I       O       H       F       F       D       G       A       T       D       T         P       I       C       K       I       V	Ι	U	£	Μ	Х	G	F	U	р	D	Т	В	G	С	0
€       P       1       C       K       Z       L       V       Z       Z       A       R       U       C       M         P       S       X       I       H       N       K       S       I       H       W       Y       D       C       Z         P       V       W       M       A       J       I       R       €       D       N       A       L       O       C         P       V       W       M       A       J       I       R       €       D       N       A       L       O       C         E       F       M       Y       I       O       H       F       F       D       G       A       T       D       T         P       I       C       K       I       V       L       S       €       F       Y       N       Z       €       Z         Q       J       V       V       €       E       M       T       T       O       A       S       T       €       R	Μ	Т	S	0	F	G	Ι	D	R	A	0	В	р	U	С
P       S       X       I       H       N       K       S       I       H       W       Y       D       C       Z         P       V       W       M       A       J       I       R       E       D       N       A       L       O       C         P       V       W       M       A       J       I       R       E       D       N       A       L       O       C         E       F       M       Y       I       O       H       F       F       D       G       A       T       D       T         P       I       C       K       I       V       L       S       E       F       Y       N       Z       E       Z         P       I       C       K       I       V       L       S       E       F       Y       N       Z       E       Z         Q       J       V       V       E       E       M       T       T       O       A       S       T       E       R	R	A	L	R	Μ	F	R	Y	Ι	Ν	G	р	A	Ν	J
P       V       W       M       A       J       I       R       E       D       N       A       L       O       C         E       F       M       Y       I       O       H       F       F       D       G       A       T       D       T         P       I       C       K       I       V       L       S       E       F       Y       N       Z       E       Z         Q       J       V       V       E       E       M       T       T       O       A       S       T       E       R	£	р	1	С	К	Ζ	L	۷	Ζ	Ζ	A	R	U	С	Μ
E       F       M       Y       I       O       H       F       F       D       G       A       T       D       T         P       I       C       K       I       V       L       S       E       F       Y       N       Z       E       Z         Q       J       V       V       E       E       M       T       T       O       A       S       T       E       R	р	S	Х	Ι	Н	Ν	K	S	Ι	Н	Μ	Y	D	С	Ζ
P       I       C       K       I       V       L       S       E       F       Y       N       Z       E       Z         Q       J       V       V       E       E       M       T       T       O       A       S       T       E       R	р	V	Μ	Μ	A	J	Ι	R	£	D	Ν	A	L	0	С
Q J V V E E M T T O A S T E R	£	F	М	Υ	Ι	0	Н	F	F	D	G	A	Т	D	Т
	р	Ι	С	К	Ι	۷	L	S	£	F	Y	Ν	Ζ	£	Ζ
PJUOQNUOHFPTDPL	Q	J	۷	۷	£	£	М	Т	Т	0	A	S	Т	£	R
	р	J	U	0	Q	Ν	U	0	Η	F	р	Τ	D	р	L

### DUNEDIN CANMORE

OFFICE HOURS MONDAYS – THURSDAYS 9AM – 5PM FRIDAYS 9AM – 4PM

### **Dunedin Canmore Housing**

PART OF WHEATLEY GROUP

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