

Summer 2024

Newsletter

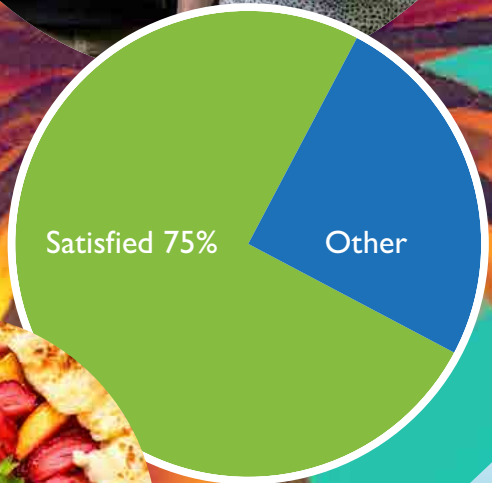
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Summer 2024



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SOUTH DEVON RURAL
HOUSING ASSOCIATION LIMITED



**Places
for People**

Welcome message from Christine Candlish, SDR's Managing Director

Those of our readers who have studied the two most recent SDR newsletters will already know a lot about our merger plans with Places for People Group.

Since formalising our intentions in March, we've been working hard behind the scenes to cement our partnership, whilst continuing to deliver our everyday services to SDR customers.

In May, we were delighted to welcome colleagues from Places for People – including Chief Executive Greg Reed – for an away day in sunny Devon.



Inspecting Broomborough Court, Totnes.

Following a morning conference, we took our guests on a scenic tour of our area, taking in key SDR properties, including our former care home at Forder Lane, Dartington, and our Broomborough Court apartments in Totnes.



Our Board's aspirations for this merger are ambitious. We want to invest more in our existing housing stock of course, but we also want to see the development of new affordable homes across South Devon, Cornwall, and the broader South West, especially in smaller rural communities.

Vision

Our vision extends beyond construction though; it's about creating communities where people can build their lives and shape their futures – and that vision is one of the reasons we were so attracted to working with Places for People.

Please turn to Pages 7-9 for more merger news.

...and a few words from Greg Reed, Chief Executive of Places for People



Cover photo and above photo credit: Prism Studios.

"We're so excited about our merger with South Devon Rural. We believe we're both very proud organisations, very culturally aligned, and there is a real jigsaw-like fit between us.

"We share a common purpose – about what we should do and how we should do it. Our scale and resource means we can support SDR with what I know you want to do for customers and their homes; particularly in helping to ensure those who have built a life in rural communities get to stay in those communities.

"Thriving Communities is our purpose. In a thriving community, people have access to what they need, feel safe, have a sense of belonging, pride, and ownership of their area, and everyone has the opportunity to reach their potential.

"Everything we do together is helping to change lives by creating and supporting thriving communities. Every part of our business is focused on this. We believe we're very lucky to have the opportunity – and it is something we should never take for granted".

Complaints Policy updated to meet new code from the Housing Ombudsman



The Housing Ombudsman has recently updated its Complaints Handling Code to reflect the requirements of the Social Housing (Regulation) Act 2023.

The Ombudsman consulted on its updated Complaint Handling Code and their intended approach to the duty to monitor the code in late 2023.

COMPLIANCE

This statutory Code took effect from 1 April 2024 and the Ombudsman's duty to monitor compliance with the code commenced at the same time.

The Housing Ombudsman believes every member must comply with all provisions in the Code as this represents best practice in complaint handling.

SDR's Board agreed at its meeting on 22 April to adopt a new Complaints Policy. SDR has also completed a Complaints Self-Assessment Form against the new Code.

Our new Complaints Handling Policy can be accessed from our website by clicking on the 'For Tenants' tab, then Complaints Handling, where you will also find a copy of the Housing Ombudsman's new code and SDR's recently completed self-assessment form.

CELEBRATE YOUR COMMUNITY HERO WITH AN AWARD NOMINATION



Among the many benefits that will unfold as our partnership with Places for People grows stronger are opportunities for SDR customers to share in schemes and projects that encourage and celebrate a sense of community and neighbourliness.

One such scheme is Places for People's annual Community Matters Awards, which recognise people who may have gone above and beyond in helping others, have provided care and support, were always on hand when needed or perhaps arranged a great social event in their community.

If you want to nominate someone for an award, you can find out more and complete a nomination form via the Places for people website and clicking on Community Matters Awards. Here you can make a nomination for the Places for People Customers - Good Neighbour Award.

The Places for People website has an abundance of useful advice and guidance that can prove helpful to people of all ages in a variety of home situations.

<https://www.placesforpeople.co.uk/about-us/community/community-matters-awards/>

WHAT WE LEARNED FROM YOU IN THE TENANTS' SATISFACTION SURVEY



We're grateful for the active participation of our residents in a Tenant Satisfaction Measures (TSM) survey conducted during the Summer and Autumn of 2023.

The results have now been published and will feed into a new system introduced by the Regulator of Social Housing to assess how well social housing landlords in England are doing at providing good quality homes and services.

As well as contributing to the national picture, our results also inform SDR's Management Team and Board Members about the comparative strengths and weaknesses in our day-to-day performance as a landlord and housing provider.

This helps us to identify what's working well and should continue, as well as what's not working so well and so needs fixing. The Board are already looking at what needs to be done to remedy any identified shortfalls in performance.

We'll be working as a local team AND with our new Places for People partners as to any advice or experience they can bring, as well as targeting extra resources available from our new partnership.

Places for People have now published their TSM results. You can access these online at: <https://www.placesforpeople.co.uk/about-us/who-we-are/tenant-satisfaction-measures-report/>

INTRODUCTION FROM
CHRISTINE CANDLISH,
MANAGING DIRECTOR
OF SOUTH DEVON
RURAL HOUSING
ASSOCIATION



How the survey was structured



The basic structure of the survey was based on Government requirements, with 12 'tick box' questions matching measures stipulated by the Regulator. The questions are labelled TP01 – TP12.

Answers ranged through five options: Very Satisfied, Fairly Satisfied, Neutral, Fairly Dissatisfied, and Very Dissatisfied.

TICKED BOXES

Below each question was a space where each tenant was able to add comments to illustrate the point made in their ticked boxes.

Feedback in response to the consultation documentation was as follows:

- 50 completed survey forms received in the post from customers
- 16 completed survey forms received via the website from customers

- These 66 resident responses represent just over 17% of our Customer Base.

Government guidance for reporting on TSMs focuses on respondents who were "Very Satisfied" or "Fairly Satisfied".

The results published here deal only with the proportions of Customers in the "Very" or "Fairly Satisfied" groups. The rest is shown as 'other'.

The percentages used to assess performance levels were also restricted to those two groups and were calculated according to formulae stipulated by the Regulator.

Picture of our performance emerges...



The survey data provides some valuable insights into SDR's perceived strengths and weaknesses.

Some of the survey results indicate a degree of Customer satisfaction that is below the standard that SDR's Board and Management Team would expect in normal circumstances.

This strongly suggests that SDR has been unable to respond to Customers' requests or has not been

communicating effectively as to which repair and maintenance issues are the responsibility of the housing provider and which belong to the individual Customer.

A disappointing performance in terms of repair and maintenance and also responsiveness to Customers' requests will have been strongly influenced by the financial pressures that SDR had been facing of late, which in turn will have had a knock-on impact on recruitment, staffing levels and staff retention.

Repairs and Safety get high scores



There were several encouraging responses. For example, of those whose homes had needed repairs in the past 12 months (TP02) a really healthy proportion (75%) said they were satisfied with the overall repair service.

See Chart 1 overleaf.

The next encouraging score concerned SDR providing a home that is safe, (TP05) with 64% of respondents saying they were very or fairly satisfied.

A similar number (64%) of respondents said they were satisfied or fairly satisfied when asked about being treated with fairness and respect (TP08). Another relatively high score in the survey was the proportion of Customers (67%) who live in a building or property with communal or shared spaces feeling satisfied that those areas are clean and well maintained. (TP10). **See Chart 2 overleaf.**

Whilst the above results are encouraging, there can be no room for complacency and we will need to continue efforts to improve performance in these areas, as well as those where performance levels and Customer perception were moderate or poor.

See pie charts on next pages for results-at-a-glance.



Chart 1
Satisfied with the overall repair service (TP02)

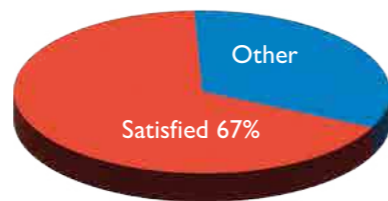


Chart 2
Shared spaces are clean and are well maintained (TP10)

Where we did fairly well...



Customers' perception of SDR's performance in terms of their home being well-maintained (TP04) was only moderate, at 52%. Of those who had contacted SDR about a concern or problem (TP06) just under half (49%) felt satisfied we had listened / acted on their comments.

And the same is true of two other values – satisfied that SDR makes a positive contribution to your neighbourhood (TP11) at 45% - **see Chart 4 opposite**. And overall satisfaction with SDR as a landlord and its performance in trying to resolve Customers' issues (TP01), came in at 48%. (**Chart 3 below**).

Where we could do much better...



Of those Customers whose home had been repaired by SDR in the previous 12 months, fewer than half (47%) felt satisfied with the time taken to complete the work (TP03). This result serves to reinforce the trend already observed that a lack of resources has been causing delays in starting repair work. The Senior Management Team has also noted that there had been a culture among some former maintenance managers to make promises that were clearly unrealistic. This action was only trading a short-term respite from complaints for a longer-term fall in satisfaction, possibly reducing trust in the organisation.

Only 44% of respondents agreed that SDR keeps them informed about the things that matter to them (TP07). **See Chart 6 on next page**. A lot depends on each Customer's interpretation of "what matters to you".

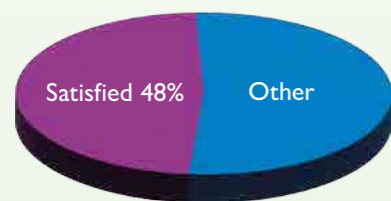


Chart 3
Satisfied how SDR resolves tenants' issues (TP01)

Tenants' Satisfaction Survey: More of what you told us...

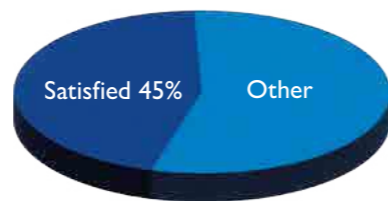


Chart 4
Positive impact on the local neighbourhood (TP11)

Our Communication Survey in 2022 suggested a healthy degree of satisfaction with the general information being passed to Customers.

INVESTIGATION

This TSM result needs follow-up investigation to determine what information Customers are referring to. For example, those Customers who said they were dissatisfied with the way SDR has been handling repair requests could well be talking about the lack of action, failure to follow up requests or delays in actioning the work.

A disappointing proportion (39%) of respondents were satisfied with SDR's approach to handling Anti-Social Behaviour (TP12). **See Chart 5 on next page**. This could also be attributed to a lack of resources leading to reduced staff time to tackle complex situations.

As the transition into full integration with Places for People proceeds, the ASB question will be studied in more depth as a matter of urgency and tackled through an action plan designed to significantly improve performance and customer perceptions as soon as possible.

TENANTS' SATISFACTION SURVEY: WHAT HAPPENS NEXT

The main issues we need to tackle

- Unacceptably low levels of responsiveness to Customer concerns.
- Slowness in tackling or completing repair work, leading to...
- A degree of dissatisfaction with the overall repair service.
- Inconsistency in keeping people informed about issues that matter to them.

But it's not all bad news. In some areas, levels of satisfaction are reasonably good and some Customers used the comments sections to record very complimentary comments about their landlords and / or individual workers.

Conclusions and Next Steps...

Repair Performance and Keeping Tenants Informed are two areas where SDR is hopeful of some "quick wins" in the early stages of our integration with Places for People Group, by adopting some of their established and well-tried working practices.

Repair Performance

We are starting to use Places for People online guidance, which helps Customers to understand more about the Repair Process - which repairs are the responsibility of SDR and which are the responsibility of the Customer. It helps to reduce requests that SDR are not able to action and gives Customers accurate

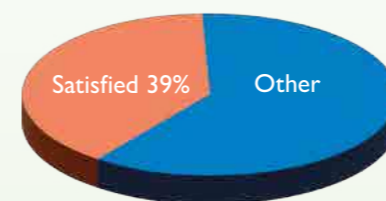


Chart 5
Approach to dealing with Anti- Social Behaviour (TP12)

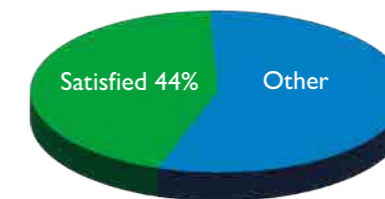


Chart 6
Kept informed of things that matter to tenants (TP07)

information about realistic repairs. For those repairs that are SDR's responsibility, we need to match resources to the complexity and timeliness of the repair, especially when it is urgent or an emergency. Of late we have been unable to do this consistently; it should be an area of improvement in the near future, with greater access to Places for People resources.

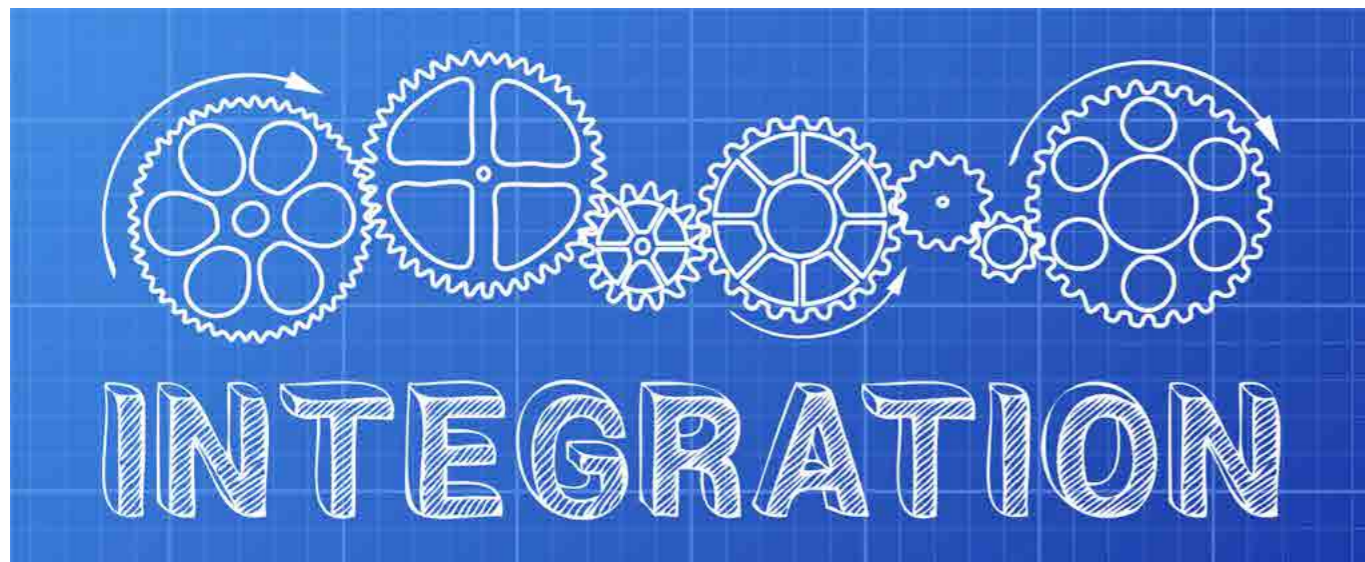
Giving tenants accurate and helpful information early avoids a perception that they are entitled to help that is not appropriate, or that they are not being kept informed about things that matter to them (TP07). **See Chart 6.**

Keeping Tenants Informed

Another key improvement to be tackled early is improving communication with Customers. This applies right across the whole spectrum of activity – from frequent updates on progress with the merger integration process, to providing better operational information about all aspects of SDR's interaction with Customers. E.g. stock condition, rents, damp and mould, health and wellness, home safety, insurance, money saving tips and the rest. Steps to improve information flow have already been mooted following the Merger Consultation exercise.

A robust Communication Plan is already in place to ensure Customers are kept informed about every aspect of the merger integration process as we progress towards Legal Transfer in the autumn of 2024.

We hope that you will continue to benefit from Places for People's approach to Customer communication and support in the near future.



Gearing up to finalise our merger this autumn



Getting to know you (L-R): Greg Reed, CEO, Steve Ashton, Chief Partnerships Officer, both of Places for People; Christine Candlish, SDR Managing Director, Robert Carnon, SDR's Housing Manager.

Christine Candlish, SDR's Managing Director, talks about progress so far, her hopes for the future and how customers can have their say in taking the new partnership forward.

"Our Board's aspirations for this merger were and are ambitious. We want to invest more in our existing housing stock of course, but we also want to see the development of new affordable homes across South Devon, Cornwall, and the broader South West, especially in smaller rural communities.

COMMUNITIES

"Our vision extends beyond construction though—it's about creating communities where people can build their lives and shape their futures. And that vision is one of the reasons we were so attracted to working with Places for People.

"Already, just a few weeks into our new partnership, we're seeing tangible benefits for our customers. A whole team of 13 surveyors has completed stock condition surveys for us. We are also actively working on an options appraisal for our former care home at Forder Lane House in Dartington.

"This will set the wheels in motion for what I am confident will be a successful redevelopment project.

"As we look forward to our future with Places for People, I'm reminded of a quote by Henry Ford: "Coming together is a beginning, staying together is progress, and working together is success.

"Here's to our new beginning, the progress we will make, and the success we will achieve together.

"Please read on for details of a further chance for you to comment on our merger proposals. We have recently sent you a further survey form, where you can tell us your views on our proposed Transfer of Engagements. Please take some time to answer the questions and record your thoughts.

"This will help us to make progress as we gear up towards our intended Transfer of Engagement in the autumn of this year".



BUT FIRST, WE NEED TO HEAR FROM YOU

Whilst the Board and Senior Team at SDR are confident that the future looks a lot brighter from within our new partnership, it's vital that those we serve feel the same way.

As we move towards "Transfer of Engagements" – or finalising the merger with PFP in the autumn – we want to hear how YOU, our customers, are feeling about the move.

Our previous survey of your views in the New Year taught us that most of you have a good understanding of the reasons for the merger and you can also see the benefits that can flow from our partnership.

Now we want to consult with you again to ensure that we've managed to communicate the immediate and longer term benefits and also to calm any concerns you might be feeling.

On the next page we tell you more about the Transfer of Engagements and give you some guidance on filling in the survey form, if you have not already done so. Please turn the page to find out more.

You can fill in our survey form – sent to you at the beginning of July. Or you may prefer to talk to us face-to-face or via video link. Please phone or email us to arrange this.



We want you to feel comfortable about us finalising our merger plans



SDR joined Places for People as a subsidiary on 20 March 2024, following a seven-week consultation with residents over Christmas and New Year 2023/24.

As explained during that consultation process, the plan was for SDR to initially become a subsidiary of Places for People, pending full integration about six months later.

Now we're holding a second consultation to find out your views on our proposals – and we've arranged several ways for you to tell us what you think.

SDR's Board is now proposing to complete integration into Places for People through a "Transfer of Engagements". This would mean all our assets and liabilities, including ownership of our homes, would transfer to Places for People Living+ Limited, who would become your new landlord.

BEST OPTION

We believe a transfer to Places for People is the best option for our residents and our local communities. It would mean that:

- You continue to live in the same home with services provided locally by the teams you already know.
- Your tenancy/lease agreement will stay the same – only the name of your landlord will change to Places for People Living+ Limited. Your rights, including rents and service charges, whether you are a tenant, shared owner or leaseholder, will be protected.
- Places for People will continue to deliver the pledges it made when SDR joined the Group, including improving and repairing homes and seeking out funds to support communities and livelihoods.

- We continue our commitment to ongoing improvement of services and the roll-out of Places for People's Tenant Participation Strategy to SDR customers.
- The partnership will actively pursue every opportunity to widen affordable homes availability in the South West.

We are proposing that the "Transfer of Engagements" happens on or around the 1st of October 2024.

Before we make a final decision, we're holding a formal five-week consultation to seek your comments and feedback on the proposal.

You will recently have received a letter and a form that we'd like you to fill in. The information pack also contains a reply paid envelope and set of Q&As to give you more information about what the Transfer means.

These latest FAQs also appear on Pages 10 and 11.

A full set of FAQs is available on SDR's website.

If you would like to arrange an online or face-to-face meeting to discuss the consultation and next steps, please contact us now, using the email address or phone number on the back cover.

SDR's proposed Transfer of Engagements



Why is South Devon Rural proposing a complete transfer to Places for People?

It was always our intention to progress towards a full Transfer within Places for People Group around six months after we became a subsidiary on 20 March 2024. Towards the end of 2023, the SDR Board made a decision to seek a merger partner due to the unique financial position facing the housing sector at the time – including the rate of inflation, interest rates and energy costs. We considered a number of potential partners before settling on Places for People as being the best match in terms of culture and aspirations.

After involving our customers in a seven-week consultation on our proposal, we took the first step on 20 March 2024, having gained the approval of the Financial Conduct Authority (FCA) and the Regulator of Social Housing (RSH). Since then, we have been working closely with teams from Places for People to gradually integrate our operations, with a view to formalising the partnership in the Autumn of 2024 via a process called Transfer of Engagements.

What is a Transfer of Engagements and how will it make a difference?

A Transfer of Engagements is a type of merger and allows SDR to transfer all of its assets, such as homes and offices, to Places for People Group, as well as any liabilities. Being part of Places for People will give us access to the resources to protect our sustainability and to not only maintain but improve the services we offer our existing customers. The partnership will also enable us to press ahead with our aim of playing a part in expanding the availability of affordable housing in South Devon and the wider South West region.

Places for People's management team are in favour of formalising our partnership and the Regulator of Social Housing has been informed. Subject to a further consultation with our customers, both Boards are expected to look favourably on a formal Transfer of Engagements later this year. For that to go ahead, shareholders need to agree, and they will be asked to consider this in August 2024.

Will SDR's current services be continued?

Alongside your local, knowledgeable housing staff, you will have access to a 24/7 telephone service, and a dedicated complaints handling team. Greater tenancy support services will also be available, including financial advice, employment assistance, and well-being initiatives.

Will there be any changes to my tenancy/lease or to my rights?

There will be no change to your tenancy agreement/lease, or to your rights. The only difference will be that the name of your landlord/freeholder will change to Places for People Living+ Limited. You won't need to sign a new tenancy agreement/lease. Whether you are a tenant, shared owner, or leaseholder, you will have the same rights and protection that you have now.

Will my rent and service charges go up?

Rents will be reviewed annually and any increase will be in line with Government regulations or what is set out in your tenancy agreement. These rules apply to both SDR and Places for People. Service charges are also reviewed on a yearly basis. Your service charge covers the direct cost of services we provide to your home and/or estate. You will continue to receive a breakdown of these costs with your rent increase notification as you do now.

On the Places for People website it says Places for People Living+ Limited are care and support providers. Why is my home transferring to this landlord if I don't have care and support needs?

The company that will be your landlord, Places for People Living+ Limited, is part of the social housing arm of Places for People and is a landlord for some customers who have homes with care and support services, as well as general needs customers. Your home will continue to be managed by Places for People Living+ Limited, in the same way as it is now by SDR. Your property will be transferred to this landlord as it is charitable in nature and the benefit of charitable status will enable the group to work more efficiently to deliver more good homes for more customers.

CONTINUED ON NEXT PAGE



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What will happen to SDR staff?

All staff will move seamlessly into the Places for People Group. Everyone has been fully briefed about the transfer and understands the reasons why this is being proposed. SDR staff are already receiving training in some of the systems that Places for People uses to enhance services. As the merger progresses, there will be a gradual integration of SDR functions within the larger organisation – things like Human Resources, Finance and Information Technology for example.

Who will I contact?

Initially all services like repairs reporting, paying rent and service charges or raising issues with our Customer Services Team or Housing Team will continue to be delivered by existing staff from existing offices. The number is 01803 863550.

Will the repairs service stay the same?

Initially there will be little difference. We will continue to oversee repairs and will work with our existing suppliers and contractors where we already have a contract in place. The number is 01803 863550.

Will the offices be kept open?

We will continue to maintain an office presence in the area. Customers will benefit from a continuing local base, backed by central teams.

What are the costs associated with the proposal?

The Transfer of Engagements will inevitably involve initial staff time and external advisors' costs. However, we are confident these costs will be quickly recovered through the savings that a larger, streamlined organisation can achieve. Customers will bear none of the costs of the consolidation and the savings made in the longer term will mean we are able to improve and add to the services you receive.

How will any extra investment forthcoming from Places for People be used?

The extra financial confidence we will gain from the Transfer of Engagements will allow us to make faster progress with planned improvements to our existing homes. There is also a commitment to build more affordable homes in the South West, benefiting current and future Customers.

Will there be opportunities for customers to get involved with the changes?

Yes. As well as providing a comprehensive range of FAQs for you to read, we are consulting with you on the proposed Transfer of Engagement by way of a five-week consultation process, which ends on 04 August 2024. This involves the questionnaire and opportunities for you to speak to our team face to face or via video link.

The new partnership will also offer longer-term enhancements to the service that SDR's customers receive. For example, Places for People invite their customers to join their national and local panels. By volunteering to become an involved customer, you will join others from across the country to represent customer views on issues like fire safety, involvement and complaints.

What is the time line for the transfer?

The SDR and Places for People Boards will be considering the outcomes of the consultation and whether to proceed with the Transfer in August 2024. If both Boards are in favour of the Transfer of Engagements, a final decision rests with shareholders. All being well, the Transfer should happen on or around 1 October 2024.

Are there any disadvantages to the proposal?

The only change that might be perceived as unfortunate is that at some point after our integration the name South Devon Rural will eventually change to Places for People. We think the new combined organisation is in the interests of residents and will be better placed to withstand external economic pressures and in time to achieve the benefits we all want to see for our customers and the wider community.

SDR's history will be maintained as a part of the history of Places for People, which can be accessed online at: www.placesforpeople.co.uk/about-us/who-we-are/our-history-and-heritage/

I have more questions – how do I get in touch?

You can use the regular SDR email address to send in any questions or comments, but please use the heading **MERGER ENQUIRY** at the top of your email. Send it to info@SouthDevonRural.com



Exeter's Centurion Place shortlisted for a First Time Buyer Award

Places for People's new development at Centurion Place, Exeter, has been shortlisted for a First Time Buyer Award in the 'Best Off-Plan Development' class.

Voting is still open for the awards, which are to be held on Friday 6 September.

You can cast your vote at: <https://www.ftbawards.com>

Roundup OF NEWS THAT SHOWS HOW WORKING WITH OUR PARTNERS IS ALREADY MAKING A DIFFERENCE TO VARIOUS ELEMENTS OF OUR WORK



Stock condition surveys will help prioritise work

Experts working for Places for People have completed their initial Stock Condition Surveys of SDR properties in a move that is the first tangible benefit of SDR's decision to become a subsidiary of PFP.

A dozen trained professionals visited 326 homes to assess their current condition, including structural integrity, safety features, and any repairs or improvements that may be needed.

They carried out 147 full surveys and 179 partial surveys, looking at factors including roofs, walls, doors, windows, kitchens, bathrooms, heating systems and smoke and carbon dioxide detectors.

Homes were also checked for damp and mould, for electrical safety and for energy efficiency.

Findings from the surveys will inform the partnership's long-term maintenance and investment plans. The information collected will be used to prioritise repair and improvement projects across our housing stock, with the aim of creating delivery plans to enhance living conditions and improve overall satisfaction.

All information collected during the surveys will be treated with the utmost confidentiality and in compliance with Data Protection regulations.

Future of our former care home is under discussion



Many readers will know that we regretfully had to close our care home at Forder Lane, Dartington, at the end of 2023, due to financial pressures.

Since our agreement to merge with PFP, we have together started looking at how we could bring the buildings back into use as a facility for the local community.

TRY THIS DELICIOUS SUMMER RECIPE – A FAVOURITE SERVED HOT OR COLD



This strawberry and nectarine galette is a real short and sweet

treat that won't hang around for very long...

Here's a real people pleaser of a summer recipe – a delicious fruity pudding that only takes a short time to make and is bound to have a short shelf life too – once your family get a taste for it!

A galette is just a rustic looking pie, baked in the oven but without the need for a pie dish or for any fancy cooking skills. See the Method section below to find out just how easy this dish is to make when you want to serve up a tasty treat without too much hard work.

INGREDIENTS

- 320g ready-rolled sheet shortcrust pastry
- 25g ground almonds *
- 6 -8 large ripe strawberries
- 4 small ripe nectarines
- 1 medium-sized egg, beaten with a pinch of salt
- 1 tsp demerara sugar
- 1 tbsp runny honey, warmed
- Small basil leaves for garnish
(or thyme or tarragon)

METHOD

Heat your oven to 180° fan / gas mark 6 and put a large baking tray inside to get hot. Lay rolled-out pastry onto a sheet of baking paper; prick the pastry all over with a fork. Sprinkle the ground almonds * evenly over the pastry, leaving a 3 cm border around the outside edge.



Hull the strawberries, cutting each one in half; then cut the nectarines in half and remove the stones. Cut them into 3mm thick slices and arrange your slices across the pastry base. Remember to keep the 3cm border free of filling and leave gaps between the slices for your strawberries to be laid across the top. Add the sliced strawberries in the gaps; then fold over the pastry border, creating little pleats as you go. Brush the border with the beaten egg and sprinkle it with the demerara sugar.

Remove the hot tray from the oven and carefully slide the galette (still on its baking paper) onto the tray. Bake in the oven for 20 minutes until the pastry base is cooked through and crisp underneath – no soggy bottoms...

Brush the honey over the fruit and put back in the oven for a further 5 minutes. Serve scattered with the basil leaves – or other leaves of choice.

* If anyone has a nut allergy, you can leave off the ground almonds, as these are mostly there to add texture and a bit of flavour.

You can vary this recipe by using plums or peaches and change the strawberries to your favourite berries – raspberries or blueberries.

Across clues

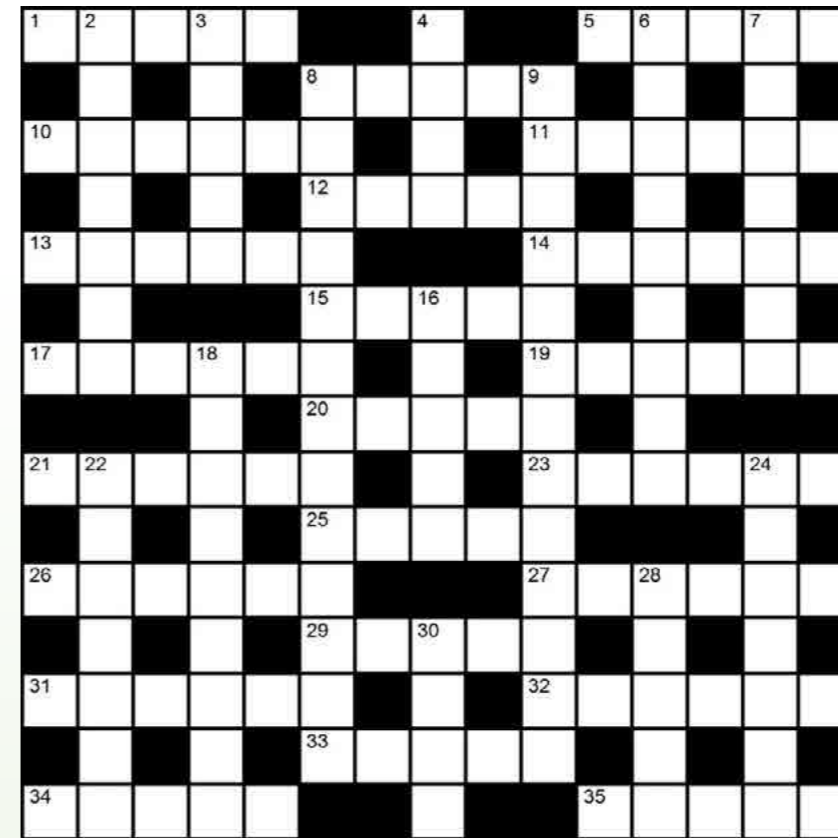
- 1 Sports shoe brand (5)
- 5 Iberian monarchy (5)
- 8 Second planet (5)
- 10 Atoll used for nuclear tests (6)
- 11 Foolish (6)
- 12 Brittle (5)
- 13 Open up (6)
- 14 Mistakes (6)
- 15 Tender (5)
- 17 Penniless person (6)
- 19 Applauds (6)
- 20 US state famous for potatoes (5)
- 21 Greek goddess of wisdom (6)
- 23 Brawn (6)
- 25 Crawl (5)
- 26 Short cannon (6)
- 27 False (6)
- 29 Beginning (5)
- 31 Sponge-like (6)
- 32 Adequate (6)
- 33 Throwing weapon (5)
- 34 Appears (5)
- 35 Inheritors (5)

IT'S COFFEE AND CROSSWORD PUZZLE TIME...



Down clues

- 2 Systematically arranged body of facts (7)
- 3 Capital of Egypt (5)
- 4 Against (4)
- 6 Incapable (9)
- 7 Underwriter (7)
- 8 Highest military decoration (8, 5)
- 9 Powerful number cruncher (13)
- 16 Scale (5)
- 18 Sleeping accommodation only occasionally used (5,4)
- 22 Couple (7)
- 24 Recliner (7)
- 28 That group (5)
- 30 WW2 sub-machine gun (4)



Across: 1 Asics, 5 Spain, 8 Venus, 10 Bikini, 11 Unwise, 12 Crisp, 13 Umbolt, 14 Errors, 15 Offer, 17 Beggar, 19 Cheers, 20 Idaho, 21 Athena, 23 Musde, 25 Creep, 26 Mortar, 27 Untree, 29 Onset, 31 Porous, 32 Enough, 33 Spear, 34 Seems, 35 Heirs. Down: 2 Science, 3 Cairo, 4 Anti, 6 Powerless, 7 Insure, 8 Victoria Cross, 9 Supercomputer, 16 Flake, 18 Guest room, 22 Twosome, 24 Lounger, 28 Those, 30 Sten.

July in the garden...



Now's the time to relax and enjoy the fruits of your labour

Midsummer, and the July garden is awash with colour to delight the eye and scents to delight the nose. In fact it's a month to relax and enjoy the sights, sounds and scents that abound in a summer garden.

Of course summer parties and barbecues will be in full swing – but spare some time to simply absorb the peace and stillness of your garden at the end of a busy day.

There are still some tasks to perform, especially if you have fruit trees or shrubs where the crop is ripe for the picking. Alphabetically, these include Apricots, Blackberries, Blackcurrants, Blueberries, Cherries, Gooseberries, Loganberries, Raspberries, Redcurrants, Rhubarb, and – last but by no means least – Strawberries.

Summer bedding plants should be filling out to provide an ongoing display in the weeks ahead. During dry spells, some shallow rooted varieties will need watering. Adding fertiliser occasionally will extend the flowering period, as will regular dead-heading where appropriate.

The same goes for smaller gardens or patios where your plants are in pots or containers and should not be allowed to dry out. Finally, you should lift and clean spring bulbs and allow these to dry in a cool place, ready for replanting in the autumn.



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