

# In Touch

AUTUMN 2022

Children step  
back in time

Financial advice to help  
you during the cost-of-  
living crisis

Protect your cash  
from scammers

Ideas to waste less and  
make your food last longer



# Are you a family receiving free school meals?

With the cost of living still increasing some of our customers may struggle to afford essentials over the summer period.

We are here to help, with up to £230 off your water bill.



Our friendly advisors are ready when you are to talk in confidence.

If you're in receipt of any of the following benefits you could be eligible for financial help:

- Pension Credit
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Income-related Employment and Support Allowance (ESA)
- Child Tax Credit
- Working Tax Credit
- Universal Credit
- Housing Benefit
- Council Tax Reduction/Support



SAVE UP TO  
**£230**

Call us to talk through your options  
**0800 052 0145**

Visit us online for more information  
[dwrcymru.com/HelpWithBills](http://dwrcymru.com/HelpWithBills)

## Contact Us

Wales & West Housing, Archway House, 77 Parc Tŷ Glas, Llanishen, Cardiff CF14 5DU

Tel: **0800 052 2526**

Text: **07788 310420**

Email: [contactus@wwha.co.uk](mailto:contactus@wwha.co.uk) Web: [www.wwha.co.uk](http://www.wwha.co.uk)

You can also contact members of staff direct by their email. For example, [joe.bloggs@wwha.co.uk](mailto:joe.bloggs@wwha.co.uk)

## Other languages and formats

If you would like a copy of this edition of In Touch in Welsh or another language or format, for example, in large print, please let us know and we will help you.

# CONTENTS

- 4 Finding ways to make our homes more affordable to run in the future
- 6 From time capsules in Flintshire to play boxes in Pembrokeshire, a round-up of your latest news
- 13 Tips to manage your household budget
- 14 Here to help: mum-of-four turns her life around with help from our Tenancy Support Officers
- 17 How are we doing – our latest quarterly performance report
- 24 We are ranked the top builder of social housing in Wales
- 28 Getting the most out of your shopping

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Every effort has been made to ensure the accuracy of the information in this publication. With the ever-changing circumstances we would advise residents to check up-to-date information on our website [wwha.co.uk](http://wwha.co.uk), Government websites and other official and reputable sources.



## Message from Anne

Welcome to the autumn edition of In Touch.

As we head into the darker autumn months, it is hard to avoid the impact the cost-of-living crisis is having on our lives, homes and communities.

At Wales & West Housing we have made a commitment to provide as much advice and support as we can to help our residents through these worrying times.

In this edition, we are focusing on the things you can do to make your money go further.

Our Tenancy Support Officers (TSOs) share their latest advice on what financial support is available and how you can claim what is yours.

With so many people talking about tightening their budgets,

our TSOs give their tips on where to start and some of the things you can look at doing to make your money go further.

Unfortunately, difficult times means there are always people ready to exploit the vulnerable, so we also highlight some of the latest text and social media scams to beware of.

On a practical note, we look at ways to shop smarter and waste less with ideas on how to get the most from your food shop to make it last longer.

I hope you find some ideas to help you and your household in this edition.

As ever, if you have any questions or suggestions, please get in touch.

**Anne Hinchey**  
Group Chief Executive

## Did you know you can get In Touch delivered into your inbox?

More readers are now choosing to have a digital copy of In Touch emailed to them.

If you would like to receive a digital copy instead of a print copy, please email your details to [communications.team@wwha.co.uk](mailto:communications.team@wwha.co.uk) and we will update your preferences for future copies.





# Making homes warm and affordable to live in

Many residents who move into our new homes say they like the feeling of security that their new home gives them.

Building homes in the right place and in the right way is an important factor we consider. Having a home that is easy to live in is another main factor when we build.

We are currently building around 780 new homes and have a further 1,000 planned as we play our part in helping Welsh Government meet its commitment to build 20,000 new social rented homes over the next three years.

Our new homes are built to be well insulated to keep draughts out and keep the heat in. By doing this they should be easy to live in with lower energy bills. They are also designed to be easy to maintain to keep service charges affordable.

We are also looking at ways we can incorporate low carbon, energy saving technologies into our older homes.

Two years ago, Welsh

Government launched its Optimised RetroFit Project, working with social landlords and local authorities to invest in ways to lower the amount of carbon Welsh homes put into the climate and also make them more affordable to heat, so tackling fuel poverty.

As part of this we are currently working on a number of research projects to fit some of our older homes with energy-efficient new technologies such as air source heat pumps, mechanical heat/ventilation systems, PV (solar) panels and batteries and/or new windows and doors to decarbonise our homes. Some of these projects we are carrying out with partners the Welsh School of Architecture and Sero Group.

An example of this work is at Glannant, Llechryd in Ceredigion where we are working with the Welsh School of Architecture to carry out a trial on six homes.

The homes have been fitted with:

- new windows and doors to improve insulation
- increased loft insulation

- external wall insulation (EWI), designed to retain heat in the home but improve the external appearance.
- solar (PV) panels on the roof
- batteries to store any electricity that is generated during the day which can be used in the evening.
- ventilation units in the loft to reduce condensation by replacing humid air with fresh filtered air

“We chose these homes as they are 3-bedroom semi-detached houses, built in the 1990s, and are typical of a large number of our homes, explained Vic Cox, WWH’s Director of Property Services.

“They were also poorly insulated and draughty and were fitted with inefficient heating systems. We wanted to find out if we could reduce the heat loss and, in turn, reduce the carbon emissions by carrying out this type of work.

“As a result of these works, the residents have draught-free and

*Glannant before ...**and after*

warm homes, with no damp or condensation issues.”

Monitoring is now being carried out to find out what difference the improvements are making. By generating and storing their own electricity, the new systems appear to be saving the residents an average of 3000 kWh of electricity per year, reducing the amount of energy they need to buy from the National Grid by more than 60 per cent. Carbon emissions are greatly reduced too.

Glannant residents Mr & Mrs Maskell said: “The external wall insulation, new windows and doors have been amazing. It has definitely made a difference in keeping the house warm.

“We have also seen significant savings in our electricity bills with the PV panels and battery. Another advantage has been that, when we have had power cuts, the battery kicks in and the supply is back on. It’s brilliant!”

At Rhiw Cae Mawr, Bridgend we are also working in partnership with the Welsh School of

Architecture to fit an empty house with a number of low-carbon improvements including EWI, windows and doors, PV panels and battery and a ventilation system, to show what could be done to improve homes in the future.

As part of the Optimised Retrofit project we have also fitted, or are currently fitting, new technologies in the following areas:

- solar (PV) panels and batteries at Maes Yr Onnen, Llanfair Caereinion, Powys, Cwrt Victoria, Wrexham, Trem Y Teifi, Llandysul, Lavender Court and Chiswick Close, Bridgend
- at Parc Meiros, Drefach Felindre we are fitting hybrid heating systems to combine their existing oil boilers with air source heat pumps along with PV panels and batteries
- external wall insulation, new windows and doors and ventilation systems at Bro Castell, Pencader
- at Odet Court in Cardiff we

have started work to fit a solar PV roof panel and battery system to find out how the technology will work for residents who live in flats

- At Creigle, Newquay, seven homes have been fitted with a trial of heat store batteries and air source heat pumps.

Vic added: “We are only working on a small number of properties at the moment as we want to find out what works best for different types of properties.

“The progress so far seems to be good, and our residents are happy with the works we have carried out on their homes. However, this type of work is challenging, and can be affected by the weather. So, we need to continue research into existing, new and emerging technologies to make sure that any work we carry out on homes in the future is going to be right for the type of property and the most benefit for our residents.”





# Time capsule marks new housing development at former church site

Schoolchildren marked a new chapter in the history of the site of a former village church as they planted a time capsule to replace one which was discovered during work on a housing development.

A time capsule containing photographs and documents relating to the former United Reformed Church (URC) in Northop, Flintshire, was found by Wales & West Housing's contractors Beech Developments as they were demolishing the building to make way for six new eco-homes.

The former URC church, which opened in 1932, was sold to Wales & West Housing in 2018

as part of Faith in Affordable Housing, an initiative led by Housing Justice Cymru, to release surplus land for much-needed affordable housing.

With the old time capsule now being stored in the church's archives, children from Ysgol Owen Jones primary school in Northop have created a new one.

Their capsule includes work from a school project about the history of Northop along with photos of the school and events that show what school is like in 2022.

It was buried outside the new homes on Northop High Street ahead of construction being

completed.

Six new homes are due to be completed at the site this year. They were made possible thanks to part funding from the Welsh Government's Innovative Housing Programme.

Gary Cook, Regional Development Manager for Wales & West Housing, said: "Finding the original time capsule was so unique and unexpected that we were keen to work with the local community to create a new one.

"Thank you to everyone at Ysgol Owen Jones for their hard work and creativity in putting together the new time capsule which will help to capture



## Cheery welcome for visitors to Western Court



*Children from Ysgol Owen Jones join staff from WWH, Beech Developments and Housing Justice Cymru to bury their new time capsule*

another important moment in time of this site in Northop.

“We’re delighted that, with the completion of this development, this former church land will be brought back into use providing affordable homes for the community.”

Gareth Caughter, Headteacher at Ysgol Owen Jones, said: “It has been a fantastic opportunity to be involved in the time capsule project and the original time capsule, without doubt, inspired the children to create their own time capsule for the future generations to find.”



Residents at Western Court, Cardiff, are enjoying the bright floral displays welcoming visitors to the entrance of their scheme.

Malcolm Trapnell (pictured) has been looking after the gardens with several other residents for many years.

Residents have a joint garden fund which they donate to and

sometimes help to raise money through scheme events such as coffee mornings.

Scheme Manager Ann White says: “Residents really appreciate the hard work put in by the gardeners at the scheme. They say the flower tubs along the entrance path are a lovely welcome to their homes.”

## Fundraising to save lives in Cardiff

A group of residents in Cardiff have raised more than £1,000 to equip their scheme with a life-saving defibrillator.

The residents at Oakmeadow Court, Cardiff, have spent the past year raising money through their volunteer-run scheme shop.

Since 2018 they have been collecting and distributing surplus food from their local Marks & Spencer store, using an honesty box to collect donations. As well as funding the defibrillator, the money raised has previously been spent on their gardens and social events to bring neighbours together. However, the residents are bringing their community shop to a close at Christmas and will be donating any money raised to scheme events and the upkeep of their gardens.

Resident Jan Derrett said: “If this defibrillator saves just one life it will be worth all the work we’ve put into fund raising over the years.”



*Residents Jan Derrett, Mary Fitzgerald and Jeanette Hancock with their new scheme defibrillator*





Residents at Plastirion Court, Rhyl, have been getting together in the gardens for a chat and a bite to eat.

Building on the success of a summer barbecue, the residents organised an August afternoon tea, which was attended by 25 neighbours.

Some of the food was supplied by a resident, whose son and daughter run sandwich bars.

Resident Dennis Casement said: "Everyone has enjoyed getting together for a chat and something to eat. We are hoping for more good weather for our next organised barbecue."

## Tea for all at Plastirion Court

## Pantries helping food poverty



In Bridgend, some of our residents are helping to make a difference to families struggling to make ends meet in their area by volunteering at the Brackla Community Pantry.

The Pantry is one of a network of food pantries run by Baobab Bach throughout the county of Bridgend, which are helping people in food poverty.

Resident Nes Brown is one of the volunteers who helps to distribute bags of fresh food and store cupboard staples to pantry members in need.

People can join the pantry and pay £5 for a bag of food, which can help to make several meals throughout the week.

Nes said: "Volunteering at the Pantry makes me feel on top of the world. I am doing something good for my community."

The Pantry at Brackla Meadow Family Centre, Clos Y Waun, Bridgend, opens every Thursday from 2p-4pm. For more information visit [baobab-bach.org](http://baobab-bach.org)

It's one of a growing number of food pantries across the UK. To find your local pantry visit [yourlocalpantry.co.uk/pantry-listings/](http://yourlocalpantry.co.uk/pantry-listings/)





## Summer of play

It's been a summer of fun for children in communities in West Wales thanks to a new summer 'Playbox project'.

Our staff in Newcastle Emlyn have teamed up with Ceredigion County Council to buy boxes full of various play equipment, which have been used to organise free play events in Felinfach, Drefach Felindre, New Quay, Bow Street, Cardigan, Lampeter, Fishguard and Crymych.

Each box contains parachutes, tarpaulins, bean bags, hoops, skipping ropes and all the things guaranteed to give hours of fun.

The sessions were delivered by Rhiannon Ling, our Community Development Officer for West Wales, with help from local WWH staff and staff from activity charity RAY Ceredigion. The aim of the sessions was to introduce free play opportunities for our families on their doorstep, reducing the need to travel for play. During the sessions we also recruited local volunteers, who we will support to deliver more play opportunities within their communities in the future.

More than 100 children joined in the free fun and 17

parents volunteered to keep the playboxes to run their own sessions."

Rhiannon said "It's been so much fun adapting the box items to suit each area. We have created dens with tarpaulin, played hoop target games and turned pavements into hopscotch areas. We wanted to show residents and children how you can safely create play spaces from their natural environment using some props. All volunteers will be offered further play training."

One volunteer said: "I want a career in childcare so I will volunteer to look after the playbox."

Some of the children said: "We loved playing the bean bag game and scoring points. The best bit was our den, where we had a kitchen and bedroom to play."

"It made our summer. We wish we could do it every day."

If your community would be interested in finding out more about a playbox contact the Community Development Officer for your area on **0800 052 2526**.



# How to get help with your heating and other bills

The cost-of-living crisis is having a massive impact with many Welsh households now saying they have nothing left once they've paid for their essentials. As we head towards the winter, with another rise in Energy prices, from October 1 2022 the Government has announced a new Energy Price Guarantee. This works by capping the daily fee and cost per energy unit, so a typical bill will be £2,500 per year for the next two years, but if you use more you will pay more and if you use less, you will pay less.

Our Tenancy Support Officers have put together a guide on some of the help which is available.

## Government Cost of Living Payments

Millions of people across the UK will be receiving lump sums of £326 and £324 to help with the cost of living. You may be able to get a payment if you're getting certain benefits or tax credits.

There are 3 different payments:

### 1. Cost of Living Payment

If you are on a qualifying low-income benefit or tax credit, you may get a payment. To qualify you must be claiming:

- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related

Employment and Support Allowance (ESA)

- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

If you claim Tax Credits you will get your £326 Cost of Living Payment in the autumn, then

£324 in winter.

You **will not** get a payment if you get New Style Employment and Support Allowance, contributory Employment and Support Allowance, or New Style Jobseeker's Allowance, unless you get Universal Credit. Universal Credit claimants will need to meet certain criteria.

### When you'll be paid

Benefit or tax credits	Cost of Living Payment	When you'll be paid
Universal Credit	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Income-based JSA	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Income-related ESA	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Income Support	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Pension Credit	£326	Between 14 and 31 July 2022 for most people
	£324	Autumn 2022
Tax Credits	£326	From autumn 2022
	£324	From winter 2022

**If you haven't received your Cost of Living Payment then you can report a missing payment at [gov.uk/guidance/cost-of-living-payment](https://gov.uk/guidance/cost-of-living-payment)**

**For more information visit [gov.uk/guidance/cost-of-living-payment](https://gov.uk/guidance/cost-of-living-payment)**



## 2. Disability Cost of Living Payment

From September 2022, you may get a lump sum payment of £150. To qualify you must have received a payment (or later receive a payment) of one of these benefits for 25 May 2022:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Armed Forces Independence Payment
- War Pension Mobility Supplement

## 3. Pensioner Cost of Living Payment

If you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get up to an additional £300 for your household paid with your normal payment from November 2022. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.

The full amount of Winter Fuel Payment you will get for winter 2022 to 2023 depends on your circumstances. These amounts are for winter 2022 to 2023 only.

To check whether you meet the criteria visit [gov.uk/guidance/cost-of-living-payment](https://www.gov.uk/guidance/cost-of-living-payment)

If you qualify, all cost-of-living payments will be made automatically.

**If you have had a message asking you to apply or contact someone about the payment, this might be a scam.**

For more information on this, and other scams, turn to page 28.

## Cold Weather payments

The 2022 Cold Weather scheme is due to start on 1 November. Cold Weather Payments are different to Winter Fuel Payments and are paid if the average temperature in your area is recorded as, or forecast to be, zero degrees Celsius or below over 7 consecutive days.

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

You'll be able to check if your area is due a payment in November 2022. You can qualify

for payments if you get certain benefits e.g., Pension Credit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Universal Credit or Support for Mortgage Interest. [gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment)

## Winter Fuel Payments

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills.

To be eligible you must either get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). You will get your Winter Fuel Payment automatically (you do not need to claim)

[gov.uk/winter-fuel-payment](https://www.gov.uk/winter-fuel-payment)



## New Warm Home Discount Scheme

The Government has increased the payment from £140 to £150 but has changed who can and can't claim the Warm Home Discount scheme. The changes were brought in in July 2022 with those who claim disability living allowance and personal independent payments no longer eligible to get the rebate. However, those claiming Housing Benefit can now claim.

Under the changes only those with high energy costs who claim a means-tested benefit will be eligible. Your eligibility to claim (and how much money you then receive) depends on your income and savings.

To find out more and check if your energy supplier is part of the scheme visit [gov.uk/the-warm-home-discount-scheme](https://gov.uk/the-warm-home-discount-scheme).

Your electricity supplier decides who can get the discount and the number of discounts is limited. If you do qualify, you'll need to stay with your supplier until it's paid.

If you're eligible under the new rules you'll receive a letter

from October saying that you will either receive the rebate automatically and therefore don't need to do anything, or that you may be eligible but need to call a dedicated helpline to provide further evidence of your eligibility.

If you think you're eligible but don't receive the letter in October, you can also contact a helpline, which will be available on [Gov.uk](https://gov.uk) or via Citizens Advice.

To find out more visit [moneysavingexpert.com/news/2022/03/warm-home-discount-reforms/](https://moneysavingexpert.com/news/2022/03/warm-home-discount-reforms/)

## Energy debt

If you are having debt deductions taken from your pre-payment meter, you can phone your supplier to ask them to reduce the rate of deduction to the minimum if you tell them about any vulnerabilities, health conditions or financial concerns you have. You can usually find your supplier's number on your bill or statement. Help that they can provide includes 'friendly-hours' credit, additional support

credit or emergency credit.

You should tell your supplier straight away if you can't top up your meter for any reason. For more information visit [fuelbankfoundation.org](https://fuelbankfoundation.org)

## Debt deductions from Universal Credit

If you are struggling with money being taken out of your Universal Credit payments to meet existing debts, you can phone the UC debt management line on 0800 916 0647 to ask to reduce the rate of deduction. You won't be able to reduce the advance deduction part but you could get a 3-month hold on recovery of the advance.

## Help for households

The Government has launched a campaign to draw together support packages that help ease the cost of living impact. The schemes available can be found on the new **Help for Households website** [helpforhouseholds.campaign.gov.uk/](https://helpforhouseholds.campaign.gov.uk/)

# Old paper £20 & £50 notes going out of circulation

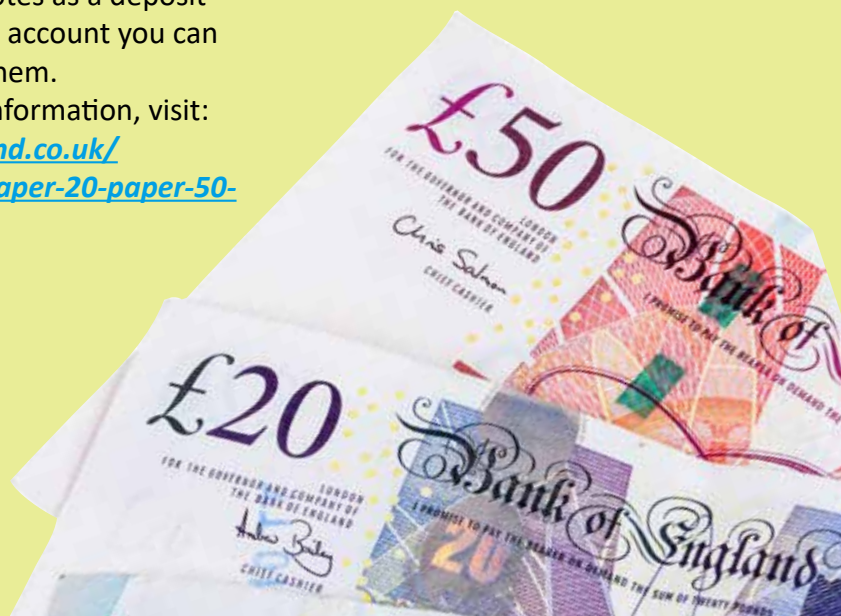
30 September 2022 is the last day you can use paper £20 and £50 notes as they will go out of circulation and have been replaced by new polymer ones.

After September 30 you will no longer be able to use the old paper notes for rent payments and bill payments.

After this date, many UK banks will still accept the paper notes as deposits from customers. Some Post Offices may also accept

withdrawn notes as a deposit into any bank account you can access with them.

For more information, visit: [bankofengland.co.uk/banknotes/paper-20-paper-50-withdrawal](https://bankofengland.co.uk/banknotes/paper-20-paper-50-withdrawal)







# How to manage your money

As the cost of everyday items and energy prices continues to rise, many people are finding the money coming in is less than the money going out.

The importance of making – and maintaining – a budget (a list of everything you spend and earn in a month) has never been more important.

Most days our Tenancy Support Officers (TSOs) offer budget advice to residents who are struggling. Here they share their tips to help make a budget and manage your income and outgoings.

## 1. What is your income?

How much money is coming into your household? Are you claiming all the benefits that are available to you?

“One of the common misunderstandings among pension age people who have savings is that they can’t claim Pension Credits,” says our Bridgend TSO Kate Abraham. “This benefit is based on income not savings. If

you qualify for Pension Credit, even if you only get an extra £1, you can then claim other support such as Housing Benefit, reductions on council tax and other health benefits.’

“Younger people who are working assume they are not entitled to Universal Credit because they have a wage coming in. However, if they pay their rent and are on a low income, they could be entitled to some Universal Credit. If you are claiming Universal Credit, you can then also claim discretionary grant payments and other cost-of-living payments.

## 2. What are you spending?

To do this you will need to gather your bank statements for at least the past three months. The best way to start is to gather recent bills, bank statements, wage slips and receipts to get a clear picture of your income and outgoings each month and make a note of them. Remember to include any annual bills such as TV licence, car tax or car insurance.

## 3. What are your priority bills?

Paying your rent, council tax, gas, electric and water bills and food should be considered the most important. However, there are things you can do to make the outgoings more manageable.

If you don’t pay rent you could end up losing your home so, if you are struggling, speak with your Housing Officer about managing payments before falling into debt.

### Council tax

To check whether you are entitled to a reduction visit [gov.uk/apply-council-tax-reduction](http://gov.uk/apply-council-tax-reduction)

### TV licence

You don’t need a TV Licence if you only ever watch on demand or catch up programmes, except if you’re watching BBC programmes on BBC iplayer.

If you watch television, whether streaming Netflix or other subscription channels, you must have a TV licence. There are a number of ways you can pay for your TV licence, either weekly,

fortnightly, monthly or annually. To find out which is best for you visit their website [tvlicensing.co.uk/cs/pay-for-your-tv-licence](https://www.tvlicensing.co.uk/cs/pay-for-your-tv-licence)

### Water bill

Dŵr Cymru's HelpU tariff is designed to help low-income households by putting a cap on the amount you have to pay for your water. Find out more at [dwrcymru.com/en/support-with-bills/helpu-tariff](https://www.dwrcymru.com/en/support-with-bills/helpu-tariff)

### Gas & Electric

In the current climate, switching to a cheaper supplier is more difficult. But if you are struggling, speak with your supplier.

### Internet and phone

If you are on a low income, some phone and broadband providers offer a social tariff for as little as £10 a month, which provides a safety net package of free minutes for calls and a small amount of data. Visit [ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs](https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs) to find out more.

## 4. Check your subscriptions

Are you still paying for free trials that ended months ago and you're no longer using? Do you need to pay for things like phone insurance, insurance on your appliances, or streaming services like Amazon, Netflix, Disney? Are your favourite TV programmes available on other platforms for free e.g. All4, ITVHub or BBC iPlayer?

## 5. Do you have credit card debts?

If you are running, or have run up, spending on a credit card with high interest rates by paying off the minimum every month, you are possibly only ever paying the interest and not paying off your debt. It may be worth looking at switching to a card with 0% interest. This could cost a 1% initial fee. Depending on the amount of debt and the length of time you will have 0% interest, it may be worth it. Just be careful that when the 0% interest period ends you may have to pay interest – or switch again. For more advice visit: [moneysavingexpert.com/credit-cards/](https://www.moneysavingexpert.com/credit-cards/)

## 6. Can you save on your food shopping?

Is your family addicted to food brands and would they know if you swapped for cheaper or own-brand alternatives?

The network of food pantries is growing. People on low incomes can join their local pantry and buy bags of food each week at a much-reduced price.

To find your local pantry visit [yourlocalpantry.co.uk/pantry-listings/](https://www.yourlocalpantry.co.uk/pantry-listings/)

The Trussell Trust also runs a network of food banks, where you can receive up to 3 free food parcels every six months.

For more information visit [trusselltrust.org/get-help/find-a-foodbank/](https://www.trusselltrust.org/get-help/find-a-foodbank/) You can also **contact your local Tenancy Support Officer, who will also know of food schemes and other support in your area.**

## CASE STUDY

*Single mum-of-four Diane\* was struggling with mental health issues and debts. She tells us how opening up and working with her Tenancy Support Officer helped her to regain control of her life.*

"It was a real struggle. Running a home on my own, with four children under 10, wasn't easy. I was only just managing to survive. Then Covid-19 struck, and we went into lockdown, and things took a turn for the worse.

"I was getting Income Support, Child Tax Credit and Housing Benefit to help with my rent. But my benefits were capped and I had to make up the difference to pay my rent. I was really struggling to make ends meet. Something had to give.





"I stopped paying my rent. Any letters that looked like a bill, I would shove in a drawer. I didn't have enough money to pay them. 'Out of sight, out of mind,' I thought.

"But it didn't help. My rent arrears and debts were spiraling out of control. My Housing Officer would call me, but I never answered the phone. Just seeing their number on my phone made me anxious.

"I hated life and I hated my home. Everything was getting on top of me.

"One afternoon, when the kids had gone back to school and lockdown had eased, there was a knock on the front door. I don't know why, but I decided to answer it.

"My Housing Officer was standing there. 'Can I come in?' she asked.

"'No,' I snapped. I was ashamed of the state of the house, and I didn't want them to see.

"'What's going on Diane?' she asked.

"I don't know whether it was the gentle tone of their voice, but

something triggered inside me. I slumped down on the doorstep and sobbed. I told them how I felt.

"'Let us help you,' she said.

"For the first time in a long time, I felt like I was being listened to. She asked if I was getting any help from my doctor. I wasn't. But she offered to help me make an appointment to see my GP and come with me.

"It turned out that I was suffering from depression and anxiety, I just hadn't realised. Once I started getting on top of my own health, I could look at my money problems. She put me in touch with my Tenancy Support Officer, who helped me draw up a plan of action.

"Together we worked out how I could deal with my debts. We drew up a plan of action and they helped me to keep on track with regular messages to remind me what I needed to do. They referred me to a mental health money advice service who helped me.

"They also helped me to apply for a Discretionary Housing Payment, a Personal Independence

Payment and a Severe Disability Premium. As a result, my benefit cap was removed and I had my Housing Benefit restored and backdated, which helped me to deal with my arrears.

"I was even able to replace my broken washing machine and fridge freezer, thanks to a grant from the Discretionary Assistance Fund.

"Once I had started to face my health issues and deal with my rent arrears and debts, I began to feel more in control.

"I even decided to make my house more like a home. I hired a skip to clear the garden, which had been full of rubbish, and decorated inside. I bought a new carpet too.

"I'm still getting support for my health issues, but I now feel on top of things.

"I am so thankful for the help and support I received from Wales & West Housing. It has been invaluable. I feel a lot happier. It has changed my life and my children's lives."

***"The support I received from Wales & West Housing has changed my life and my children's lives."***

\* Name has been changed



# THE WAY YOU RENT IS CHANGING

## for tenants & landlords

### Renting Homes (Wales) Act 2016... what is it?

The laws governing renting a home in Wales are changing, improving the rental experience for everyone.

### What changes affect me as a Wales & West Housing resident?

- You will be sent a new 'occupation contract' (this used to be called a tenancy agreement). An occupation contract is between us as the landlord who owns your home and you, who rent it. You will get the new 'occupation contract' to replace your existing tenancy agreement in the post.

- Legally you will be called a 'Contract Holder' rather than a 'Tenant.' But **only in your contract paperwork.** You will remain a resident in all our other communications.

### What do I need to do?

**Nothing.**

Do not worry about the changes. We will send you a new 'occupation contract' to replace your existing tenancy agreement by June 15th, 2023. We will be sending these out by post.

**Please keep it safe - you do not need to return it to us.**

The new occupation contract will not change the amount of rent you pay. Your rent and service charge will be communicated to you in your annual rent letter which we send to your home every year.

We do not want you to worry about the changes in the law. They have been created by the Welsh Government to make renting a home in Wales better.

If you have any questions about the changes, please contact your Housing Officer or visit [gov.wales/housing-law-changing-renting-homes](https://gov.wales/housing-law-changing-renting-homes) to find out more.

**Working together**

**for a safe home for all**



# How are we performing?

In the last edition of your In Touch magazine we launched the first of our quarterly performance reports.

We will be providing you with information about how we are performing in the delivery of services - good and bad - so that you can see how well we are doing.

We want you to be actively involved in continuously improving our services and information about performance contained in this report will enable you to see the progress we are making.

Over the next six pages you can read about the actions we are taking to improve our services and give us feedback about what

else we should do to get better.

We believe that involving you, our residents, in the design and management of services is the best way to make sure we are providing what people need and want and that the quality and performance meets your expectations.

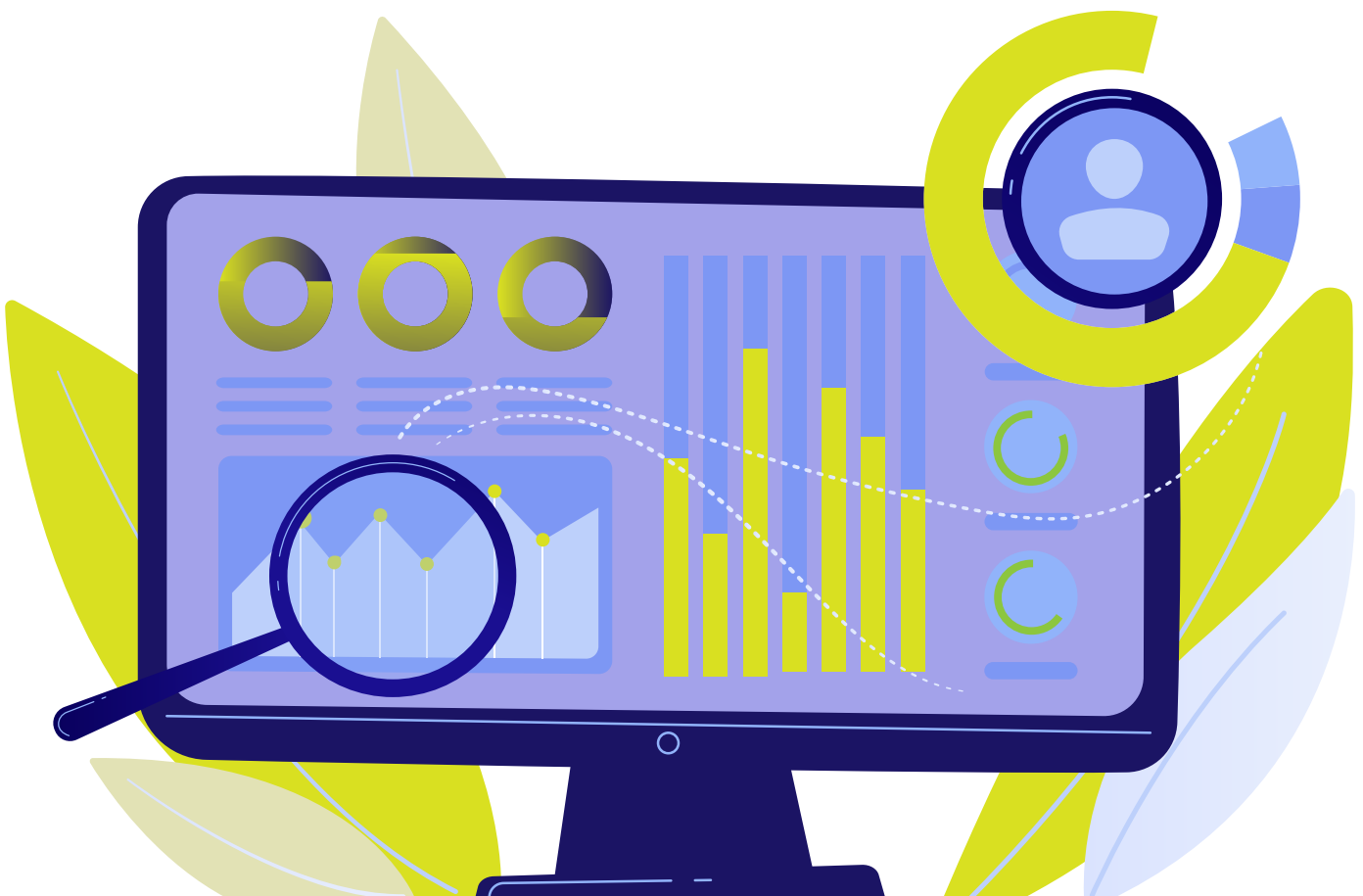
Resident participation is a central part of staff roles and the way we run the business. Our ethos is to listen and understand what matters to you about the services you want so that we can design the way we work and what we do to achieve the outcomes we have been told people want.

Our aim is to engage with residents in a way that suits you in order to understand what

matters and to then tailor how and what we do to meet each person's priorities.

Our services are flexible as we try to meet individual needs wherever we can. We ask for feedback, for example, when we have completed a repair, let a property or responded to an incident of anti-social behaviour in order to learn about what worked and what needs to improve. We want to provide the best services we can and are always looking for ways to improve. By listening and engaging with you we believe we can deliver the best service possible.

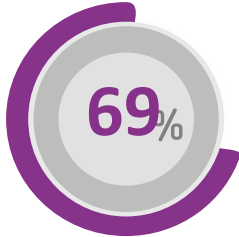
The figures in this report are for April to June 2022.



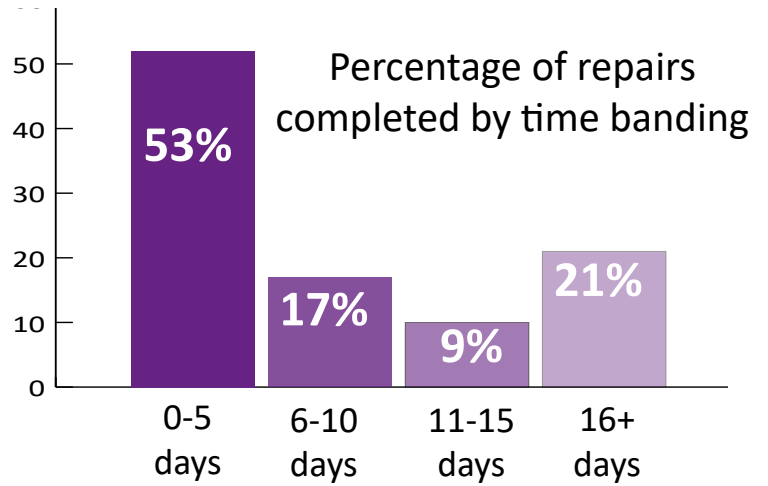
# Repairs and maintenance



You said you wanted us to fix your repairs on our first visit.



Between April - June we fixed nearly **7 out of 10** repairs on our first visit.



Electrical repairs  
- 7 days average

Heating repairs  
- 6 days average

Between April - June we completed

**7,920** repairs

That's an average of 609 repairs per week

You said you wanted repairs completed quicker. Between April and June 2022 More than 5 out of 10 repairs were completed within 5 days. This is a slight improvement on the previous quarter and something we will strive to get better at.



Satisfaction rating for our repairs service

**Did You Know?**



We have increased the number of staff answering our repairs calls during our opening hours, 8am to 6pm, making it easier for you to report your repairs. On average we answered calls in 18 seconds.

Between April - June

**99%**

of arranged appointments were kept



## Keeping you safe

In your homes, we carried out:

**9,753** gas services/  
safety checks  
**11,367** electrical tests

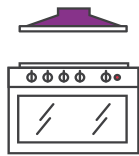
**>** **99%**  
**compliant**

In communal areas of our schemes, we carried out:

**310** fire risk assessments  
**184** asbestos inspections  
**79** water checks



Between January and June this year we installed



**183**  
kitchens



**75**  
bathrooms



windows in  
**103** homes



**87** front doors

**66** back doors



So far this year we have started or completed projects to retrofit

**70 homes** with PV panels to generate their own electricity.

### Your feedback



**You liked:**

- Easy to report
- Appointments kept
- Friendly, professional operatives



**What you want to see improve:**

- Repairs completed in one visit
- Quality of workmanship
- Repairs completed quicker

During the same time we are also retrofitting:

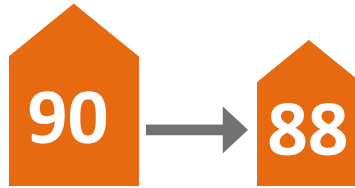
- 11 homes with air source heat pumps
- 11 homes with external wall insulation
- 10 homes with mechanical ventilation and heat recovery (MVHR) systems

# Rents



**6,531**

people are paying by Direct Debit, which is the simplest way to pay your rent



**90 residents** were in high level arrears at the start of April, this dropped to **88** by the end of June.

We believe in working with residents to help them manage their rent payments and access all the support available.

Almost **9 out of 10** residents are paying their rent as arranged with housing officers

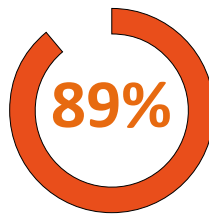
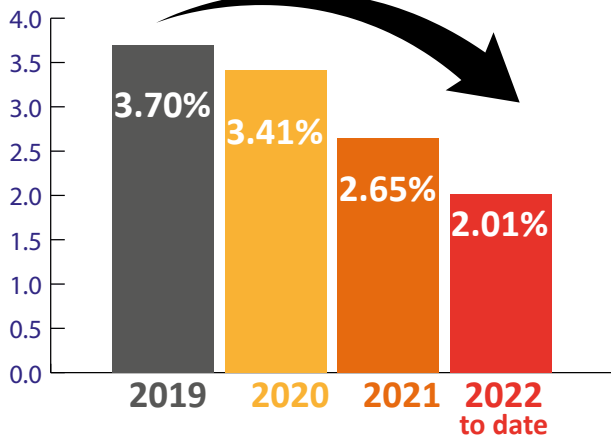
Between March to June this year we have helped residents to access **£96,000** of Discretionary Housing Payments.

During this time there were **0 evictions** for rent arrears.

If you are struggling to pay your rent and need help to manage your money, please speak to your Housing Officer.

For more information on how we can help, turn to page 13.

## RENT ARREARS



**89%** of people are presently keeping to the repayment arrangements we have agreed with them.

# Anti-social behaviour

We are currently dealing with

**43**  
active noise cases

Many of the noise cases are a result of BBQs and outdoor activity during the warmer weather. Please consider your neighbours when planning any events.

See page 27 for guidance around Halloween and Bonfire night.



The most commonly reported issue is:

**NEIGHBOUR DISPUTE**

## Your feedback

We are here to support you so that you feel safe in your homes and communities.



### You liked:

- Feeling supported
- Feeling safer



### What you want to see improve:

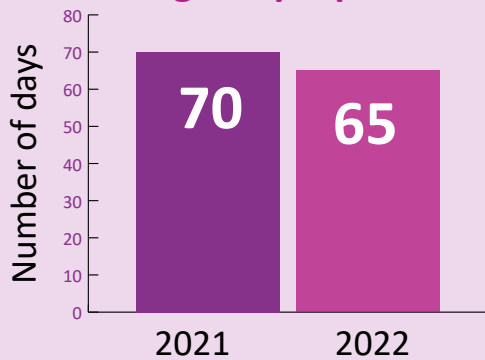
- Feeling that you are being listened to

**141**  
active cases



# Lettings

## Re-letting our properties



We have improved the time we relet properties to an average **65 days** to relet an empty property compared to 70 days a year ago.



The satisfaction rate - that's the score that you give us for our service when finding a home - remains high.



### You liked:

- Property suits your needs
- Location of property
- Plenty of time to move into property



### What you want to see improve:

- Outstanding repairs
- The service and support provided by WWH
- Car parking

**Your feedback**

We let

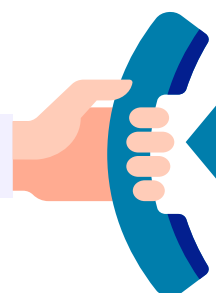
**270**

homes during April - June

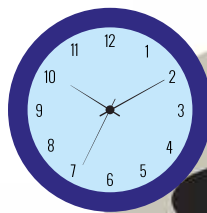


We speak with potential new residents to help them decide whether the property is right for them. For example, is it the right location, close to the services they need and affordable?

# How we run our business



Between April and June we received  
**252**  
calls per day about repairs and heating and  
**156**  
calls per day about rent, lettings, housing advice or ASB



The busiest times to call our repairs and housing support lines this quarter was between 10am and 11am. Our lines are usually quieter in the afternoon

The average waiting time for residents calling:

- our repairs team was **18 seconds**
- our gas servicing team was **16 seconds**
- our housing support team was **70 seconds**

Our housing support team have been spending more time helping residents. They will help to set up Direct Debits and answer questions around Universal Credit and other benefit claims.



## Complaints

In total we received

**16**  
complaints

That's 11 fewer than the previous quarter

# How we run our business

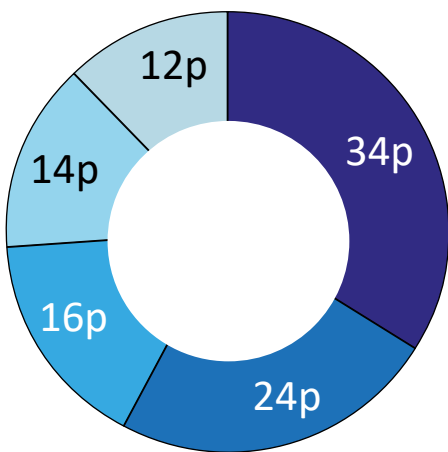


During 2021 we spent

**£2,911**

per property on running costs which covers such expenditure as repairs and maintenance to our properties, staffing costs and other overheads, but not including major repairs.

Here is how we spent every £1 of your rent in 2021

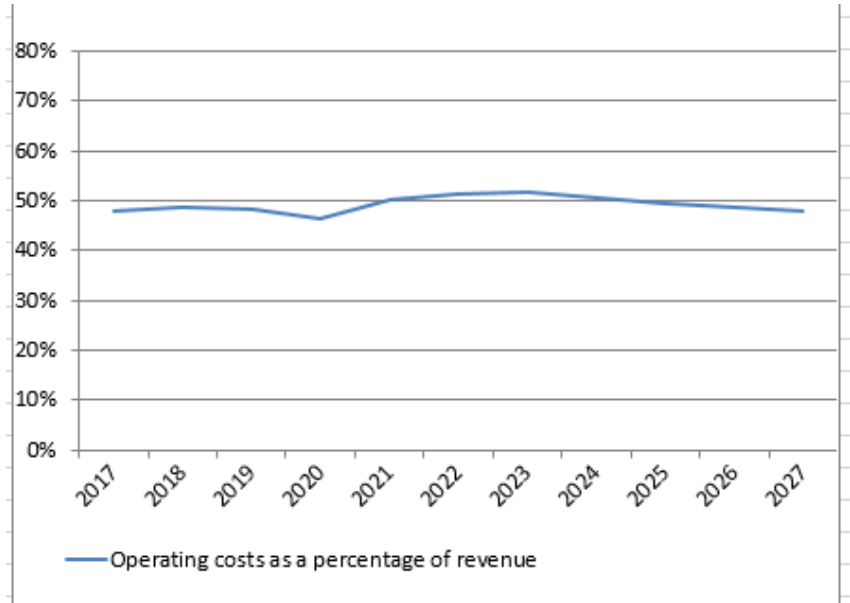


- Maintaining and upgrading our homes
- People
- Interest on loans
- Overheads
- New homes

## Looking after our homes

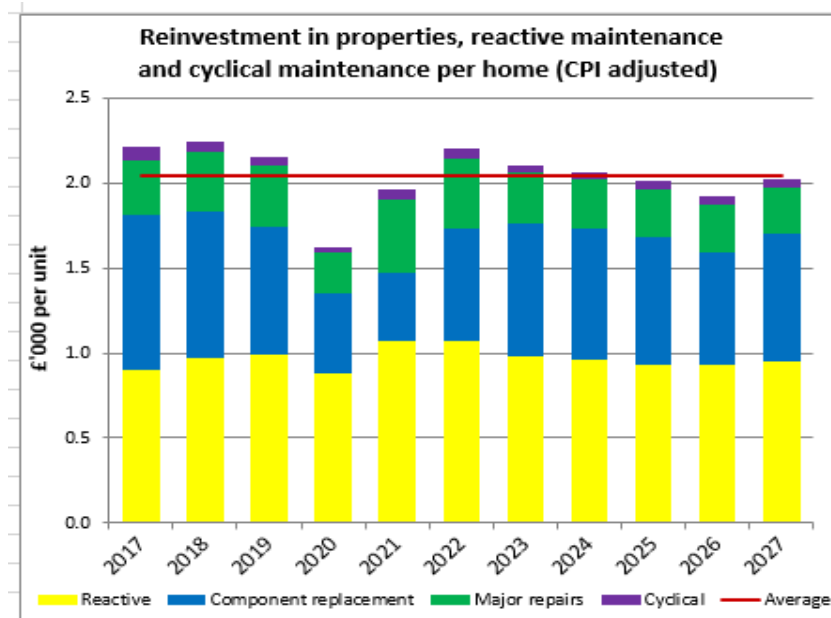
### Our efficiency

By focusing on efficiency we have maintained our operating costs at about 50% for many years even though costs have been higher than inflation.



## How we reinvest in our homes

This is how we reinvest in maintaining our homes. New kitchens, bathrooms, replacement windows and front doors, roofs and boilers make up the components while cyclical work includes decoration of communal areas and exterior works such as fences, gates and railings.





Welsh Government, in their 2022 Regulatory Judgement, have rated us as “GREEN.”

This is a process that we, and all Welsh housing associations, undergo to make sure we provide good quality homes and services. Every year, our Board and Senior Management Team work with the Regulator to provide assurance that we are doing just that.

Green is the highest rating and shows that we meet the regulatory standards. This means we are:

- a well-run organisation that works with residents and partners to make good decisions;










- deliver high quality services and meet people’s needs and expectations; and
- we have enough money to meet our current and future business needs and manage our finances well.

We put together a self-evaluation document to show how we meet the 9 Regulatory Standards, and the Regulator has used this to make their decision on our judgement. They also met the Board and Senior Management Team and use information that they have gathered on us.

The document included performance information such as

our quarterly performance report, resident satisfaction and feedback, and reports sent to the Board. You can read our self-evaluation and improvement plan on our website [wwha.co.uk](http://wwha.co.uk)

While we feel confident that we meet a lot of the requirements, that does not mean we are perfect and there are always improvements that can be made. You will have seen in the summer In Touch some of the projects that we are working on, our Regulation Improvement Plan includes these as well as some other Corporate Projects.

		Improvements - To meet all areas of this standard, we will:
Regulatory Standard 1: Strategic leadership and governance		Create an equality, diversity and inclusion strategy to help us work towards achieving a more diverse inclusive organisation We will carry out a governance review. This will focus in part on Board member recruitment and succession planning. This will make sure that the Board continues to have the knowledge skills and work/life experience necessary to make the best decisions.
Regulatory Standard 2: Robust risk management and assurance arrangements		The business continuity plan and disaster recovery plan helps a business to see any potential threats in the event of an unplanned disaster. These are due for review and re-testing and any improvements will be put in place.
Regulatory Standard 3: High quality services are delivered to tenants		In July’s InTouch magazine, we changed how we report performance back to residents. We will continue to review and revise the performance and self-evaluation information provided to residents.
Regulatory Standard 4: Tenants are empowered and supported to influence the design and delivery of services		We will ensure services are delivered in a customer focussed way. The Wales & West way details how we operate and make sure we are values led and customer centric. We are continuing to support managers to ensure that these principles are used in every area of the business.
Regulatory Standard 5: Rents and service charges are affordable for current and future tenants		We follow all guidance and our rent arrears are low. However to make sure that we are doing everything we can, we will work with Community Housing Cymru and other social landlords to carry out a full review of Living Rents for Wales.
Regulatory Standard 6: Strategic approach to value for money		We are working on an in-house project to improve our systems from procurement to payment to make sure that we maximise value for money.
Regulatory Standard 7: Financial planning and management		An in-house project to look at accounting and reporting systems is underway to make sure that all systems work well together.
Regulatory Standard 8: Assets and liabilities are well managed		We are working on putting in place an asset management system to further improve how we maintain homes and understand quality, safety, performance and investment required.
Regulatory Standard 9: Providing high quality accommodation		We will be working on an environmental strategy that will pull together all the different areas that we are working on to help us become a zero carbon organisation.



## Wales & West Housing named largest builder of social homes for rent in Wales

We have been named Wales' largest provider of homes for social rent for the second year running.

Last year we completed **347 new homes across Wales** putting us in the UK's top 50, 311 of those were for social rent while the remainder were low-cost home ownership and market sales.

Some of our developments were at Ffordd Yr Haearn, Grangetown, Cardiff, Subway Road, Barry, Maes Y Môr extra

care in Aberystwyth, Garth Owen in Newtown and The Grange in Rhyl.

The Biggest Builders Survey is made up every year by Inside Housing, the leading magazine for social housing providers and builders. For the second year running, we have been ranked in **the top 5 housing associations** building the most homes for social rent in the UK.

Despite being one of the most challenging years for the construction industry, we have

been able to provide hundreds of new homes for rent for people in need.

We are also currently on site building new homes across Wales, including sites at St Clears, Carmarthen, Caerphilly, Cardiff, Wrexham and Flintshire.

Some of the sites where we are currently developing:

1. *Our development of 45 new homes on the site of a former dairy in St Clears, Carmarthenshire*





- 2. *Six new eco-homes on the former site of the United Reformed Church in Northop, near Mold, Flintshire*
- 3. *Our development of 49 apartments for older people on the site of the former Blue Dragon Hotel in Cardiff*





# Waste?

## We've got it sorted!

Waste collection and recycling is something that affects all households, yet the way you throw out your rubbish can also affect the environment and your pocket.

The rules around recycling and refuse change from one local authority area to another. However, most councils collect recycling every week and general waste/black bags every 2 weeks. The number of black bags is also restricted to an average of 2 per household, so it's important to know the rules for your area and recycle as much as you can.

At our retirement scheme at Cwrt Anghorfa, Pyle, Bridgend, residents have it mostly sorted. Their outside bin store has separate recycling bins for paper, metals, plastics, food waste and mixed glass which is collected every week and larger bins for black and purple waste bags, which are collected every 2 weeks.

"The residents at Cwrt Anghorfa are pretty good at sorting their waste into the right bins. However, we have problems with a lot of schemes," explained WWH Asset Management Officer, Christine Trinick, who covers the Bridgend area.

"For example, if a resident puts food waste into the general bins or puts bottles into the paper and cardboard recycling bins, the council's waste collection contractors can – and will – refuse to collect it,"

"We put up notices asking residents not to cross-contaminate their bin stores. For instance, if the bins are full some residents might leave their black general waste bags or purple hygiene waste bags on the floor in the bin store, but the waste collection won't pick anything up unless it is in the correct bin.

"Also, if people leave large items such as mattresses or sofas in the bin stores, the council will not pick it up unless the person who left it has booked, and paid for, a bulky item collection."

"If the council contractors refuse to collect waste for any reason, we then have to employ our external waste contractors to come in and either empty the bins or take the items away and pass the cost onto residents through a service charge."

In other areas there have been problems with people from outside fly-tipping at resident bin stores.

Christine said: "At one scheme we have evidence of a camper van driving into the scheme and fly-tipping their rubbish. If we have evidence, we will pass it to the local authority to prosecute."







## Firework safety

# Recycling in your area

The list of things you can and can't recycle, and what bins or bags you should use, is different for each local authority.

You should regularly check your local council's website for up-to-date information on waste and recycling collections and recycling centres.

To find your local authority visit [gov.wales/find-your-local-authority](https://gov.wales/find-your-local-authority)

Bulky items, e.g. sofas, chairs, washing machines, fridge freezers, beds, mattresses and UPVC window and door frames, are collected for a charge by most local authorities.

To find out what you should do to book your items for collection, and how much the charges are in your area, go to your council's website and book your collection.



With Diwali, Halloween and Bonfire Night fast approaching thinking about your impact on your neighbours, community, and environment is important when planning a firework party.

Here are some of the ways you can help:

- If you can, go to an organised event.
- Do not hold bonfires in open communal areas.
- Tell your neighbours well in advance if you are planning a display.
- Do not be a noisy neighbour late at night.
- Try to use low noise fireworks where possible.
- Think about local wildlife, pets, and the environment.

The RSPCA has the following advice if you want to enjoy fireworks, but make them less frightening for animals:

- Go to an organised event – this will reduce the overall number of fireworks disturbing animals.
- Look for low noise fireworks, and let your neighbours know well in advance so animals, including horses and livestock, can be prepared.
- Never set off fireworks near livestock as frightened animals – especially horses - can injure themselves when frightened.
- Check bonfires for wildlife before lighting as animals like hedgehogs may be hibernating.

# Getting the most out of your food shopping

Food shopping is an essential part of our daily lives. However, there are still opportunities to shop smarter and waste less.

The charity **WRAP** (Waste and Resources Action Programme), which runs the Love Food Hate Waste campaign, has the following advice for keeping some of our common food shopping items fresh for longer and how to use waste food.

When buying fruit and veg, think about buying loose rather than pre-packed. You can buy as much as you need and are more likely to eat what you buy, so less goes to waste. If you are storing food in the fridge, make sure your fridge is set below 5°C.

For more information, ideas and recipes visit [lovefoodhatewaste.com](http://lovefoodhatewaste.com)

## Apples

**Storage:** The fridge is the best place to store apples as they will last longer than if left out in a fruit bowl.



**Can I freeze them?** Apples can be frozen in slices after they have been cooked in boiling water very quickly. Freeze in a single layer, then pack into bags once frozen. You can use the frozen apples to make apple cake or apple sauce.

**How to keep fresh:** One bad apple can spoil the rest, so keep an eye on your fruit and separate any that are ripening more quickly than the others.

**Use it up:** Don't throw bruised apples away. Cut off any brown

parts and chop the rest into wedges for a snack or grate the remaining apple into salads. Use up wrinkly or soft fruit in smoothies. Apples past their best are great in pickles, chutneys or even added to a curry. Stew old apples to make apple sauce or use them up in a crumble.

## Bananas

**Storage:** The cupboard is the best place to store bananas. Keep them somewhere nice and cool, in a cupboard or on the side. Bananas will go black in the fridge.



**Can I freeze them?** Yes. Bananas can go brown quite quickly so, if you see them start to go speckled, peel and freeze them to use later.

**How to keep fresh:** Always keep bananas separate from other fruits unless you want the other fruit to ripen quickly.

**Use it up:** Frozen bananas are great for smoothies, as well as banana bread or loaf. Blend frozen bananas in a food processor for a healthy alternative to ice cream, or bake them in the oven with a bit of honey on top for a nice dessert. You can also add bananas to savoury dishes; use them up in curry, ideally with vegetables or lentils.

## Bread

**Storage:** The cupboard is the best place to store bread. Keep bread and rolls in a fairly cool, dark, and dry place, like a bread bin or cupboard, in their original packaging. (Clean your bread bin or cupboard regularly to get rid of mould spores.)

Beyond Best Before? Most packed bread and packaged bakery products can be eaten two days to up to a week after the best before date. Give it a squeeze! If it feels and looks the





same as when you bought it, it's good to eat. **If mould is present, do not use it.**

**Can I freeze it?** You can freeze all varieties of bread. To make it easier to separate bread slices after freezing, bang your loaf gently on a work surface before you put it in the freezer. Slices from a frozen loaf can be defrosted as needed or toasted straight from the freezer.

**How to keep fresh:** If you store bread in the fridge, it will make it go stale quicker! Once a loaf is opened, fold the wrapper under the loaf or re-tie it with the 'best before' tag or food clip.

**Use it up:** Stale bread makes great breadcrumbs – you can freeze them to use for crumble or pasta bake toppings, stuffing, or thickening sauces. You can also make sandwiches from frozen bread. They will defrost by lunchtime, keeping the filling cool.

## Eggs



**Storage:** The fridge is the best place to store eggs.

**Can I freeze them?** Yes. Simply crack your eggs into a sealable container and freeze. You can separate yolks from whites first if you want to use them for different dishes. Make sure you label the containers so you can easily identify them later.

**How to keep fresh:** Best kept in their box to protect them, in the fridge.

**Use it up:** As long as eggs are cooked through, they can be eaten a day or two after their

'best before' date. Use them for a nutritious, cheap meal in an omelette.

## Butter or spreads



**Storage:** The fridge is the best place to store butter and spreads in a resealable container or packaging.

**Can I freeze it?** Yes, you can freeze butter in small squares and add it directly to meals when cooking. Butter can also be defrosted in the microwave - use a defrost or low setting for 15 second intervals for best results.

**Use it up:** Try making flavoured butter with leftover garlic, fresh herbs, or spices. Once made, freeze in ice cube trays and use the cubes to add to cooking or defrost when needed. Old butter and margarine tubs are great containers for freezing leftovers!

## Fresh potatoes



**Storage:** Store your potatoes in the fridge to keep them fresher for longer. WRAP's research has found that potatoes stored in the fridge can last more than three times as long compared with storage at room-temperature, such as in a cupboard.

**Can I freeze them?** Leftover cooked potatoes can be frozen. You can also roast boiled potatoes straight from the freezer - pop them in the oven with a little oil to crisp up.

**How to keep fresh:** To store cooked potatoes, cool them as quickly as possible, ideally within one or two hours, and then store in the fridge for up to two days. If potatoes have sprouted, simply remove the sprouts before use, and remember to cut off any green or rotten bits before using.

**Use it up:** Use a potato peeler rather than a knife as this will cut down on waste. Or don't peel at all; you can boil, roast, or mash them with the skins on!

## Milk



**Storage:** Store your milk in the fridge. Once opened, long-life milk should be stored in the fridge.

**Can I freeze it?** Yes. Ideal for smaller quantities - big bottles take time to defrost and use up lots of space in the freezer. Defrost in the fridge and use within 24 hours. Alternatively, freeze milk in ice cube trays for popping straight into your hot drink!

**Use it up:** Some milk has a Use By date. Use By dates are about safety. Use or freeze milk with a Use By date before that date. If milk has passed the Use By date, **do not use or freeze it.** Some milk now has a Best Before date. These dates are about quality. If milk has passed the Best Before date, it will be safe to use or freeze, but may not be at its best. Sauces, puddings, scones, smoothies, and custard are great ways to use up extra milk.



# Look out for scammers

The cost-of-living crisis is giving criminals new ways to trick people out of their savings. According to recent Crime Survey figures fraud now makes up more than a third of all reported crimes. Here are some of the recent scams doing the rounds.

## Cost-of-Living Payment scam

There has been a rise in scammers attempting to obtain personal information from people by sending out texts suggesting that customers are eligible for Cost-of-Living payments.

The Department for Work and Pensions (DWP) issued a warning to people to watch out for scammers targeting people about the Cost-of-Living payments.

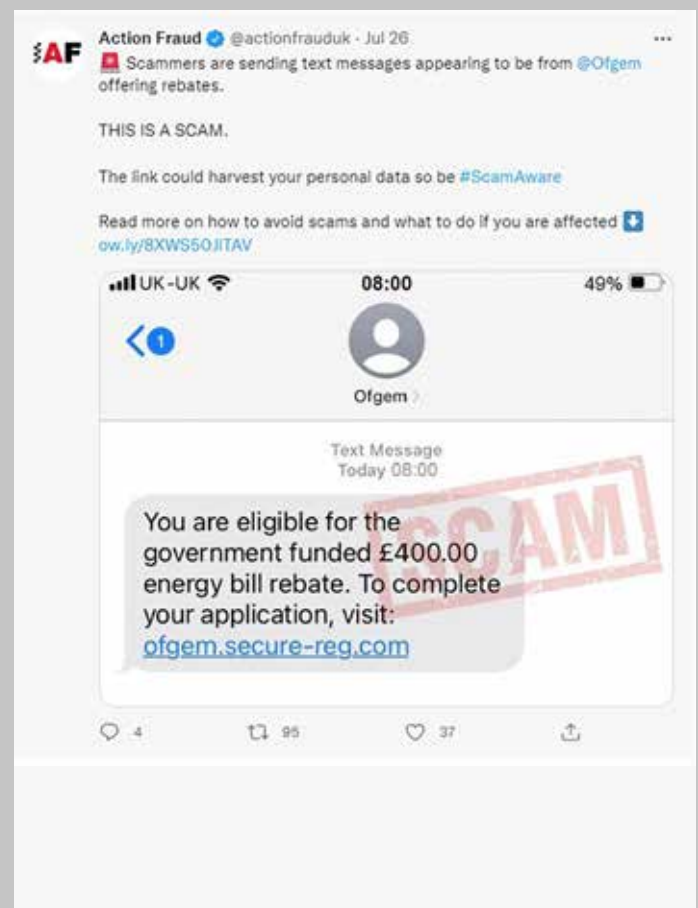
They remind everyone that you do not have to do anything. If you are eligible for payments, the payments will be made automatically.

## Ofgem text

In the summer, energy regulator Ofgem wrote to all domestic energy providers asking them to make customers aware of a scam text inviting people to apply for a bogus £400 rebate.

The £400 Government grant will be paid in lump sums from October automatically – there's no need to apply.

Ofgem say they will never text customers to sign up to get money or a rebate – so if you get a text, don't respond to it, or click any links.



## Friends in need WhatsApp scams

There has been a rise in the number of criminals contacting victims on WhatsApp and pretending to be their friend or a family member. Criminals will typically claim to be a family member and will usually begin the conversation with “Hello Mum” or “Hello Dad”.

They will say that they are texting from a new mobile number, as their phone was lost or damaged, and will go on to ask for money to purchase a new phone, or claim that they need money urgently to pay a bill. They will supply their bank details for payment, with some coming back on multiple occasions until the victim realises they’ve been scammed.

Police say if you receive a message like this from a friend or family member, don’t send any money until you’ve had a chance to call them and confirm their identity. You can report spam messages or block a sender within WhatsApp. Press and hold on the message bubble, select ‘Report’ and then follow the instructions.

Never share your account’s activation code (that’s the 6-digit code you receive via SMS).

## Morrisons fake food ads on Facebook

Supermarket chain Morrisons recently posted a warning on Facebook after being spoofed in a fake ad on Facebook offering free boxes of food worth £30 if you provided personal details. The fake ad states: ‘We have thousands of food products due to expire, normally it would be binned however we thought we’d change our ways and start doing things a little better as we know times are tough now.’ Morrisons say they only post from their verified page **@Morrisons**.

## Council’s tax rebate

The Local Government Association - which represents local authorities - has urged households not to give out their bank or card details over the phone if they get a call about the £150 council tax rebate. In most cases, the rebate is paid automatically to those who pay their council tax by direct debit - and most people who pay by direct debit should have received their payment by now. For those who don't pay by direct debit, most councils are collecting bank details using secure online forms. If you get a call and you're not sure the caller is genuine, hang up and call your council directly using the contact number on its website.

## What to do if you think you’ve been a victim of an online scam or fraud

Contact **Action Fraud** if you think you’ve lost money, or been hacked because of an online scam or fraud, or call **0300 123 2040**.

Action Fraud advises that the public follow the advice of the **Take Five to Stop Fraud** campaign to keep themselves safe from fraud.

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- **Challenge:** Could it be fake? It’s okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** If you think you’ve been a victim of fraud, contact your bank immediately and report it to Action Fraud online at [actionfraud.police.uk](https://actionfraud.police.uk) or by calling **0300 123 2040**.

## How to report

- You can report suspicious text messages you have received, but not acted upon, by forwarding the original message to **7726**, which spells **SPAM** on your keypad.
- You can report suspicious emails you have received but not acted upon, by forwarding the original message to **report@phishing.gov.uk**.
- If you have provided personal or financial details as a result of a suspicious message, or lost money because of a scam, you should report it to Action Fraud at [actionfraud.police.uk](https://actionfraud.police.uk) or by calling **0300 123 2040**.
- On Facebook, select the three dots on the top right-hand corner of the ad and select ‘Report ad’, before pressing ‘Misleading or scam’.



# Myths around condensation

You may have noticed, from time to time, drops of water forming and sometimes running down your windows.

This is condensation.

It happens when moisture in the air in your home meets a cold surface such as windows and walls.

Normally the air in our homes is moist, but cooking, bathing, and showering and even breathing can add to the moisture.

This isn't necessarily a problem if it clears up quickly, but if left, over time, it can lead to mould growth.

## How to avoid condensation building up

### Don't turn your heating off

- Try and keep your heating on a constant low heat. This is better than having temperatures in your home swinging between hot and cold.

### Reduce the amount of moisture in the air

- When cooking keep lids on pans and use your cooker hood or extractor fan, if you have one. If you don't have a fan in your kitchen, open windows when cooking or washing up.
- If you're having a bath, shower or washing turn on the fan in your bathroom or open a window, if you have one.
- Check your kitchen appliances are working properly and not leaking water.



### Avoid drying clothes indoors

- Dry clothes outside when possible, and if you use a tumble dryer, making sure it's vented to the outside.

### Increase the ventilation in your home

- Open windows where possible when you're at home or leave window vents open, if you have them fitted.
- Open your bedroom window for 15 minutes each morning.
- Ventilate rooms regularly and leave doors open to allow air to circulate, unless you're cooking or showering.
- Don't block off any other vents in your home.
- Make sure air can circulate by leaving gaps between furniture and the wall.

### Check for leaks

If water is getting in through leaking roofs, blocked or damaged gutters or leaks in your bathroom report to our repairs team by calling **0800 052 2526** (8am-6pm

Monday to Friday) or online at [wwha.co.uk/en/report-a-repair/](http://wwha.co.uk/en/report-a-repair/).

### Clearing condensation

If you notice condensation on your windows or walls, clear it regularly so it doesn't cause damage or develop into mould. Wipe walls using a towel, tissues, or use a squeegee for windows.

### What to do if you have mould growing

Clean it off straight away to minimise any health risk, but you also need to fix the underlying condensation problem and improve ventilation to stop it coming back. For more advice on how to clean mould safely visit our website [wwha.co.uk/en/report-a-repair/i-want-to-report-mould-in-my-home](http://wwha.co.uk/en/report-a-repair/i-want-to-report-mould-in-my-home)

For more information visit [wwha.co.uk/en/report-a-repair/i-want-to-report-mould-in-my-home/](http://wwha.co.uk/en/report-a-repair/i-want-to-report-mould-in-my-home/)



# Caring for carers during the cost-of-living crisis

Hundreds of thousands of people in Wales provide unpaid care, supporting friends, family members, and neighbours who may be ill, older or have a disability or require mental health support.

Whether you care around the clock, or for a few hours each week, unpaid caring can have an enormous impact on your life. Looking after someone can be tough but you're not on your own.

Carers Wales is part of Carers UK – the UK's only national membership charity for unpaid carers. Founded 60 years ago, its mission is to make life better for carers.

It is one of two new charities which the Board of Wales & West Housing Group has chosen to support with a donation of £10,000 per year for the next three years. The other charity being supported is Age

Cymru's 'Friend in Need' service which provides free telephone friendship calls for people in Wales who are 70 or over.

## Helping carers with money worries

In response to the concerns of many carers, who have expressed their anxiety about managing money and how the cost-of-living crisis will impact them, Carers Wales has launched a Money Matters hub.

The hub provides many resources and links to available support for people who are caring in Wales as well as for people in Wales who are on a low income more generally.

Visit [carersuk.org/wales/help-and-advice/money-matters-hub](https://carersuk.org/wales/help-and-advice/money-matters-hub)

## Further support

Carers Wales has other resources available – from factsheets, guides, and videos to help you manage various aspects of caring, to wellbeing activities.

They also hold regular 'MeTime' support sessions, where carers can join and experience a range of activities like craft, mindfulness, information sessions about caring, short courses and emotional wellbeing sessions.

A Listening Support Service offers carers a series of phone calls with someone who really understands the pressures of caring.

For information on any of the sessions and support available visit [carersuk.org/wales](https://carersuk.org/wales).

All resources are free to unpaid carers. For more information, email [info@carerswales.org](mailto:info@carerswales.org) or call 029 2081 1370.

# PUZZLES

In this edition our puzzles are just for fun so please **do not** post your completed puzzles to us this time.

## Wordsearch

C	E	J	A	C	K	E	T	P	O	T	A	T	O	N
X	A	W	U	Y	Z	C	H	M	I	J	U	V	K	I
G	M	T	H	E	L	R	E	X	S	M	P	R	W	S
U	B	P	H	L	B	O	R	O	C	K	E	T	S	H
N	E	I	S	E	Y	W	I	A	K	U	I	K	Z	O
P	L	E	E	S	R	D	E	P	S	L	R	W	L	O
O	P	J	M	L	L	I	N	Y	T	O	B	M	E	T
W	P	N	A	X	B	M	N	A	W	S	A	C	R	I
D	A	Y	L	Q	U	V	R	E	J	U	N	R	I	N
E	E	S	F	T	S	K	R	L	W	L	G	V	F	G
R	E	G	U	W	B	I	P	T	D	H	R	X	N	S
Y	F	A	I	M	F	S	B	W	Q	U	E	S	O	T
V	F	H	O	T	D	O	G	S	B	M	I	E	B	A
B	O	N	Z	R	A	T	H	E	C	K	V	Y	L	R
W	T	D	M	S	E	K	W	A	F	Y	U	G	D	S

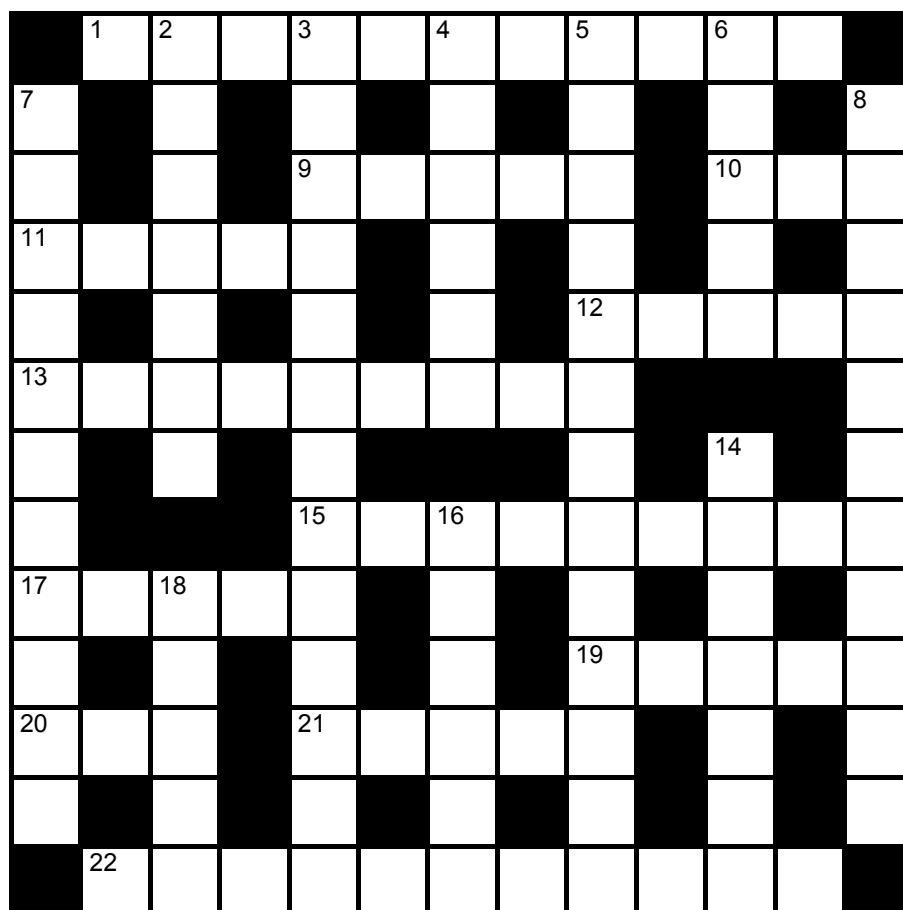
- BONFIRE
- CATHERINE WHEEL
- GUNPOWDER
- HOT DOGS
- ROCKETS
- CROWD
- GUY FAWKES
- AUTUMN
- FLAMES
- FIREWORKS
- BANG
- JACKET POTATO
- SHOOTING STARS
- TOFFEE APPLE

## Sudoku

		4		6	1	8	3	
	9		2					
7		1		3		5		4
9	4	5	6					1
3								8
1					4	2	5	6
6		7		8		9		5
					3		6	
	1	2	9	5		7		



## Crossword



### Across

- 1 Goods, wares (11)  
 9 Prime minister of India from 1947 to 1964 (5)  
 10 Affirmative word (3)  
 11 Unspoken, implied (5)  
 12 Noosed rope (5)  
 13 Clear from tangles or difficulties (9)  
 15 Ensuring observance of laws and rules (9)  
 17 Cleave (5)  
 19 Native of Stockholm, for example (5)  
 20 Juvenile newt (3)  
 21 In Greek mythology, the underworld (5)  
 22 Painful condition causing pressure on the spinal nerves (7,4)

### Down

- 2 Carry out a killing (7)  
 3 Vessel designed to carry goods in large storage boxes (9,4)  
 4 Greek goddess of wisdom (6)  
 5 Betrayed by a partner in a dishonest or secret transaction (6-7)  
 6 Closes with a bang (5)  
 7 Wash up (2,3,6)  
 8 Attempt to anticipate or predict (6-5)  
 14 Places where movies are shown (7)  
 16 Kitchen appliance (abbr) (6)  
 18 Absolutely necessary (5)

A new community is shaping up in the shadow of the Cardiff Ikea store as residents have moved into our development of 100 houses and apartments at Ffordd Yr Haearn, Grangetown. The name translates as Iron Way, a nod to the site's former use as a railway siding.

Turn to page 24 for more news on our developments.

