

The magazine for residents of Wales & West Housing

FREE

# In Touch

AUTUMN 2023



Safety tips for  
Bonfire Night

The team fighting  
loan sharks

Making places  
for nature

Handy apps to help  
with your budget



Tai  
Wales & West  
Housing

# A helping hand can make a huge difference

Welcome to your Tenant Support and Wellbeing Service, provided by:

## Life & Progress

Available no matter when or where, anytime, any day, support is just a telephone call away. You can even find support online. There is no limit to the number of issues you can gain support on and there is no cost to use the service.



### Counselling

You are encouraged to contact the service as soon as an issue presents itself and before matters become more serious.

The service can offer support to help you cope successfully with life events, helping you stay happy, healthy and fully focused on life and work.

 **Support and advice when you need it 24 hours a day, 365 days a year**


Issues covered include, but are not limited to:

- Health and wellbeing information
- Mental health and wellbeing
- Relationships
- Family matters
- Managing debt
- Workplace issues
- Your rights as a consumer




## Call us today in confidence

Freephone  
**0330 094 8845**


 The right help at the right time


The service is available around-the-clock, 24/7, over the telephone and online.

The service aims to answer your questions quickly and will also refer you to the most appropriate source of support, including counselling, legal, financial, childcare and consumer experts.

 Tackling stress & anxiety

 Parental challenges

 Health & wellbeing advice

 Around-the-clock support

### Accessing the service

The service can be accessed at any time simply by calling into the service on the Freephone number.

Upon speaking to a trained service representative, you will be supported and they will help you determine the best course of action to resolve your issue.

You may benefit from simply talking with the service representative, or you may wish to receive more specialist support or counselling.

Whatever your situation the service will help - and, if appropriate, put you in touch with an expert who will assist you with the issues you are facing.

## 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.



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## Message from Anne

Welcome to the Autumn In Touch.

It's the time of year when many people look forward to celebrating with harvest festivals, pumpkins and fireworks. If you're planning a bonfire party, you'll find tips inside to help you to stay safe.

For others, autumn can be a time of concern as the colder, darker days lead to higher energy bills. While the energy costs have come down slightly, there are still many struggling with higher bills and lower incomes. In this edition, our Tenancy Support Officers have shared some of the support packages that are available now and looking ahead to winter.

The cost-of-living crisis has

led to a sharp rise in the number of people who are being taken advantage of by illegal money lenders. We talk to the people who are working to stop these 'loan sharks' and look at ways you can get help if you, or someone you know, is affected.

There's also the latest news round-up and photos of summer fun from across our schemes, the usual puzzles and we meet some of the residents moving into their new homes.

I hope you find this edition of In Touch useful. If you have any suggestions for future magazines, or any questions, please get in touch.

**Anne Hinchey**  
Group Chief Executive

## Did you know you can get In Touch delivered to 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.



# Will the cost-of-living crisis ever end?

For nearly two years we have been in a cost-of-living crisis. Prices have been rising at their highest rate in many years, while wages have not, hitting household budgets.

While the Energy Price Cap and inflation have dropped, many households are still struggling to meet their bills.

Our Tenancy Support Officers are working harder than ever to help residents make the most of their cash and claim any support available. They've put together this guide on what's available.

## Cost of Living Payments

Millions of households on certain benefits and tax credits should have received the first of their £900 Cost of Living Payment for this year.

The grant is being paid in three tax-free chunks. The first £301 payments should have been paid as follows:

- between 25 April 2023 and 17 May 2023 for most people on DWP benefits
- between 2 and 9 May 2023 for most people on tax credits and

- no other low income benefits
- between 20 June and 4 July 2023 for disabled people on certain benefits including Disability Living Allowance and Personal Independence Payment

If you think you should have had one of these payments, but you cannot see it in your bank, building society or credit union account, you can report it as missing.

To report a missing payment visit <https://secure.dwp.gov.uk/report-a-missing-cost-of-living-payment/welcome>. You'll need your National Insurance number.

The DWP advises that, before reporting a missing payment, check your bank, building society or credit union account, or your Payment Exception Service voucher receipt. The payment will be made separately from your benefit.

The next payments of Cost of Living Payments are:

- £300 paid between 31 October and 19 November for most people
- £299 paid during spring 2024 for most people

## Help with heating your home

One of the schemes that helped millions of households with extra heating costs, the Cold Weather Payment scheme, will start again this winter.

Between November 1 and March 31, you could get an extra £25 if the weather is forecast to drop to zero degrees or below for seven days in a row. To qualify, you must be getting Pension Credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Universal Credit or Support for Mortgage Interest. The payments are made automatically.

To find out more, visit [gov.uk/cold-weather-payment](https://gov.uk/cold-weather-payment)

Cold Weather Payments are different to Winter Fuel Payments.

## Slight energy price drop for autumn

The Energy Price Cap dropped by 7% on average from October 1.

That means a saving of just over £150 a year for the average household paying by direct debit, bringing an average annual bill down to £1,923 a year based on typical use.

The energy regulator Ofgem announced the drop at the end of August, and it followed a 17% fall on July 1, although it is expected it may rise again in January.

The Energy Price Cap limits the

price providers can charge for each unit of gas and electricity, if you use more energy, you'll pay more, use less and you'll pay less. Despite the drop, energy bills will still likely be more expensive than last winter and, even though the cost of the energy is capped, the standing charges remain high.

## Winter Fuel Payment

This is an annual tax-free payment to help older people cover the cost of heating their homes.

If you were born on or before 25 September 1957, you could get up to £600 to help with your bills in winter this year. The exact amount depends on your age and whether other people in your household also qualify.

This year you will get an extra £150 or £300 Pensioner Cost of Living Payment paid with your normal payment from November 2023.

If you're eligible you will be sent a letter in October or November telling you how much Winter Fuel Payment you'll get.

If you've received it before, you should get your Winter Fuel Payment automatically.

If you claim State Pension or another social security benefit (not including Housing Benefit, Council Tax Support, Child Benefit, Universal Credit or a deferred State Pension) you should also be paid automatically.

If you don't receive these benefits and you're eligible, you

might need to make a claim directly. Call the Winter Fuel Payment helpline on **0800 731 0160** to get started. You'll need your National Insurance number and your bank or building society details to hand.

## Will you get a Christmas Bonus?

The DWP (Department for Work and Pensions) pays a one-off tax-free payment of £10 before Christmas to people on certain benefits. This is normally paid in the first full week of December, which is expected to be December 4-11.

To be eligible you should be claiming one of 21 benefits in the qualifying week, these include Disability Living Allowance, Pension Credit, Personal Independence Payments and State pension.

You do not need to claim - you should get paid automatically.

If you think you should get it, but have not, contact the Jobcentre Plus office that deals with your payments or the Pension Service.

To check if you're eligible visit [gov.uk/christmas-bonus](https://gov.uk/christmas-bonus)

## Changes to Universal Credit coming to South West Wales

The DWP has announced that managed migration (moving over) to Universal Credit (UC) starts in South West Wales this autumn.

It has confirmed from September this year the following Jobcentre districts - RCT, Bridgend, Carmarthen, Pembrokeshire and Ceredigion - will be migrated.

In October, South East Wales area will be migrated. This includes Caerphilly, Cardiff, Merthyr Tydfil and the Vale of Glamorgan, starting with claimants who are in receipt of Tax Credits only.

If you are affected it's important that you:

- Don't make a claim for Universal Credit until you receive your migration notice letter
- Then you must make a claim within three months of receiving the notice. If you don't do this, you won't receive transitional protection. So, if it is a case that you receive less on Universal Credit, you will be worse off straight away instead

of receiving 12 months of protection.

Support to claim UC is available via Help to Claim (usually run by Citizens Advice). The support will be outlined in your migration notice.

If you receive certain benefits, these are the key dates for you to start receiving your migration letters:

- September 2023 – March 2024 Working Tax Credit (WTC); Child Tax Credit (CTC) only and WTC and CTC
- April 2024 onwards Tax Credits (TC) and Housing Benefit (HB)
- April 2024 – March 2025 Jobseekers Allowance (income based) (JSA) only; Income Support (IS) only; Housing Benefit (HB) only; JSA and HB; JSA, HB and CTC; JSA and CTC; IS and HB; IS, HB and CTC; IS and CTC; Employment and Support Allowance (income related) (ESA), HB and CTC; ESA and CTC
- 2028 ESA only and ESA and HB



## Taking action loan

The cost-of-living crisis has seen a sharp rise in the number of people turning to loan sharks – illegal money lenders – to help with everyday living. The practice is typically associated with high interest rates and can have potentially devastating consequences for those who are unable to pay back money which they've borrowed.

Stop Loan Sharks Wales is operated by the Wales Illegal Money Lending Unit and works in partnership with local authorities, police, and other agencies to support people who have suffered as a result of illegal money lending.

Ryan Evans, Client Liaison Officer at Stop Loan Sharks Wales, reveals how widespread and growing the problem is in Wales – and how support is available for victims.

“We estimate that there's around 60,000 individuals in Wales who are borrowing from loan sharks,” said Ryan.

“Prior to the pandemic people were borrowing for emergency





# to stop sharks

things – a new cooker or washing machine for example – but we’re now seeing an increase in people borrowing for everyday living costs like paying bills or buying food, because prices have gone up so much. People are struggling and they’re finding themselves short of money.”

Loan sharks often start by lending small amounts of money, but these can gradually increase, with astronomical interest rates charged on top.

Ryan added: “Loan sharks carefully pitch amounts at the right level while knowing at some point the person they are lending to is not going to be able to pay. They introduce penalty points and for most victims they will never pay off the amount they owe.”

While the number of incidents of people turning to loan sharks for financial help during difficult times may be on the increase, illegal money lending is nothing new.

It is thought that some loan sharks may have been operating for as long as 10-20 years without

detection.

“One of the major issues we face in tackling illegal money lending is people not coming forward if they are victims. Victims may see themselves as friends with a loan shark – loan sharks operate within the circle of friends and family – so they actually don’t see themselves as victims.

“There is help. The key thing is being brave. Victims of loan sharks think they are breaking the law by taking the money. They are not, only the loan sharks are breaking the law. It’s illegal to lend money unless you are regulated.

“We only have to prove two things in order to take action against a loan shark – one, are they loaning money and two, are they charging interest.

“We want to reassure anyone who comes forward, you won’t be on your own and we will support you all the way.

“If you or someone you know is in trouble with a loan shark, please contact us. You can remain anonymous and we can help. An

individual’s safety is our priority. We are not the police and we operate differently to the police. Once we have resolved someone’s issue with a loan shark we can get that person back on their feet.”



*“We only have to prove two things in order to take action against a loan shark – one, are they loaning money and two, are they charging interest.”*

**If you, or someone you know, is a victim of illegal money lending**

Contact Loan Sharks Wales:

**Online:**

[stoploansharkswales.co.uk/  
tell-us-about-it](http://stoploansharkswales.co.uk/tell-us-about-it)

**Email:**

[stoploansharkswales@  
valeofglamorgan.gov.uk](mailto:stoploansharkswales@valeofglamorgan.gov.uk)

**Call: 0300 123 3311**

**[stoploansharkswales.co.uk](http://stoploansharkswales.co.uk)**

## CEREDIGION

## Summer of Fun in Cardigan

It's been a summer of fun at Golwg Y Castell, Cardigan, where our young residents (and their parents) enjoyed six weeks of free play sessions.

The themed Thursday morning sessions were full of different activities. It started with Nature Week, when volunteers from Cardigan Men's Shed helped them build their own bird boxes, which were donated by Local Places for Nature.

Other activities included play sessions with Ray Ceredigion and storytelling. The events were also attended by local police, fire service, health workers and members of the RNLI.

All parents and children attending the days were offered a free hot meal, which was

prepared by New Life Church, which also runs the town's food bank.

To end the summer events local group Ynni Da brought their pedal-powered disco, which got young and old pedaling and dancing.

The sessions were held in partnership with Ceredigion Council's Community Partnership Project, which funded some of the activities, along with Actif Ceredigion.

Community Development Officer for West Wales, Rhiannon Ling, said: "It was a great success for everyone who attended. Lots of new friendships were made and, while the children were having fun, our housing staff were able to chat with their parents."



Scan this code  
to watch our  
Summer of Fun  
video



## PEMBROKESHIRE

## Elvis was in the building



Elvis fan Ann Williams was all shook up when Elvis impersonator Elvis Preseli visited her for a belated special birthday celebration.

Ann, who lives at Llain Las in Fishguard, was due to celebrate her 80th birthday with her friends at the scheme and "Elvis" at the start of the year. Unfortunately, the party plans were put on hold as Ann contracted Covid, leaving her disappointed.

So, Scheme Estate Assistant, Helen Lucas, arranged for "Elvis" to visit for a belated celebration in the Summer.

Helen said: "Ann and her friends had a lovely afternoon singing their favourite songs with Elvis."



## POWYS

## Painting for pleasure

A new art group has started up at our Maes Y Ffynnon scheme in Crickhowell. Several residents have been painting and crafting at the fortnightly sessions, which are also open to non-residents.

Scheme Estate Assistant, Karen

Lewis, said: “The residents are really enjoying the classes and the camaraderie it brings. They enjoy it so much that they hope that they will be able to run weekly, instead of every two weeks.”



## WREXHAM

## Out and about in Wrexham

Our team have been out and about in the community in Wrexham during the busy summer season. Residents in Wrexham brought their pets to the North Wales Mobile Animal Welfare Clinic for health checks and low-cost treatments.

Visitors to our stand at the

Picnic in the Park event at Bellevue Park included Wales Air Ambulance, who we're supporting as one of our staff charities for 2023. Our Hightown Community Resource Centre also joined this year's Wrexham Playday, the annual celebration of children's right to play.



# Get help with budgeting

If you're looking to manage your money then maybe a budgeting app could help.

An app (short for "application,") is a type of software that can be installed and run on a computer, tablet, smartphone or other electronic device.

There are many out there that can help you spend less and save money.

Here, Cardiff Met student, Caitlin Chapman, who spent some time with WWH on work experience this summer, looks at the pros and cons of some of the most popular ones.



## Emma

Emma is a budget planner app that helps you to create savings and improve your credit score.

### Pros

1. Track monthly subscriptions.
2. Set up budgets each month.
3. Makes suggestions to cut wasteful subscriptions.
4. Report rent to improve credit score.
5. Plenty of the features are free.
6. Saving pots throughout for different occasions.
7. Set budgets and track them in between pay days.

### Cons

1. Options of Emma Plus, Pro and Ultimate.
2. These cost £4.99, £9.99 and £14.99 a month.
3. You can only link two bank accounts per free account.



## Snoop

Snoop gathers each of your bank accounts and links them to keep track of spending. It can also advise you on savings you could make.

### Pros

1. Track and set up alerts for bills.
2. Add multiple bank accounts, ensuring everything is in one place.
3. Compare spending per month.
4. Set up alerts for unnecessary spending in certain categories.
5. Sort all spending into separate categories.
6. Offers help surrounding budget advice.
7. Gives you the options to save and cut bills.
8. Most features are free.

### Cons

1. Option for a Snoop Plus account.
2. £4.99 a month for the Plus account.
3. You may have already saved from the cash back offers that Snoop finds.



## Money Dashboard

## Money Dashboard

Money Dashboard is a budgeting app that is also available on the web. It shows a cycle between pay days to keep on top of outgoings.

### Pros

1. Completely free.
2. Links to over 90 banks/financial providers in the UK.
3. Informs you on different budgets for spending categories.
4. Accounts for scheduled bills, and often outgoing payments, to track disposable income.
5. Every purchase is split into categories.

### Cons

1. Requires you as the user to design how you want the budgeting to work.
2. You need to keep on top of the details.





### HyperJar

HyperJar is slightly different to a regular savings app as there is a prepaid card. By loading your money onto the card, you can then allocate it into different digital 'jars' on the app, which you can label according to your spending such as groceries or transport.

#### Pros

1. Completely free.
2. Different jars for your spending habit.
3. You can set up as many jars as needed.
4. You can link certain shops to the jars so that whenever money is spent it comes out of the correct pot.
5. Use the prepaid card to spend abroad with no fees.
6. Save money with certain retailers to earn interest with them.

#### Cons

1. Money on the prepaid card isn't covered by Financial Services Compensation Scheme.
2. You cannot use the prepaid card to withdraw cash.
3. It's possible that you could earn more interest on your money with instant access saver accounts at other banks.



### Plum

Plum helps with savings as it has an AI assistant to look into outgoing and analyse where you can save extra cash.

#### Pros

1. Standard version is free to use.
2. Plum features an AI assistant to analyse spending outgoing inside your linked accounts.
3. Calculates how much you can save each day.
4. Plum has a savings account which holds all the cash that you put in to save.
5. Spending is split into categories, as well as spending being tracked, to see how much money is left until pay day.
6. Checks your bills and notifies you of money you could save elsewhere.

#### Cons

1. Plum has Pro, Ultra and Premium subscriptions.
2. These cost £2.99, 4.99 and £9.99 a month.

## Apps for surplus food



### Too Good To Go

This app lets you rescue unsold food from local businesses such as coffee and cake shops to major supermarkets and restaurant chains. Businesses offer surprise bags with surplus items to buy at a reduced price, usually around £3. They also set the time for collection, usually towards their closing time. Registration is free.



### Olio

A mobile app for sharing by giving away, getting, borrowing or lending things in your community for free. The app began as a way of reducing food waste, but now the app covers everything from food to clothes, and household items. You can use Olio to declutter your house or gain free items that you need.



### Gander

This mobile app notifies you every time a supermarket near you has items reduced for sale. As soon as a company or supermarket reduces an item and a yellow sticker is used, the app sends you a notification. When the item is sold it is removed from the app as it is all in real time. You can add items to a watchlist, so if they are reduced, you can get them quickly.

# Can you be GREEN

Many people are worried about climate change but, if you're living on a limited budget the green choices are not always affordable.

For example, the refillable and eco-friendly options of everyday items, such as shampoos and detergents, are generally more expensive and the average upfront cost of buying an electric car is thousands of pounds more than a petrol car.

Yet there are still some things you can do to help the environment without breaking the bank.

## Buy second-hand

Rather than adding to the mountains of discarded stuff, try buying second-hand or nearly new.

Charity shops and online marketplaces are an affordable way to make a difference. You can also try and be "more intentional" when shopping – by making a list of what you specifically need so you're not tempted to buy unnecessary items.

## Save on your laundry

Washing machines are more efficient than ever, but they are still pretty energy-hungry.

A study by the consumer organisation Which? found that, if everyone in the country reduced their washing machine setting from 40C to 30C, it would have the same effect on reducing CO2 as taking 400,000 cars off the road.

Running your machine at 30C can also save around £30 per year on your energy use, according to the Energy Saving Trust. Other simple ways to save energy we can all do are turning off lights and appliances when they're not in use and unplugging them when you're not at home.

For more tips visit:

[energysavingtrust.org.uk](http://energysavingtrust.org.uk)

## If it's broken - try and fix it

The popularity of TV programmes, such as The Repair Shop that bring old items back to life, has helped to fuel the fascination with fixing things.

All over Wales Repair Cafés are popping up, helping to make the shift from a throw-away society into a sustainable one.

At each Repair Café event, somewhere between 20 and 50 members of the public bring their damaged or broken household items for repair/advice. The cafés are run by volunteers who have experience in fixing certain items. Typical items include electrical goods, with toasters and vacuum cleaners being some of the most popular, technology, ornaments, clothes, bicycles for basic maintenance and guidance

and jewellery. The Repair Café volunteers then attempt to repair the items.

There are currently more than 40 Repair Cafés, run regularly by volunteers, where you can take items, including clothing, to be mended or altered.

Our Scheme Assistant Ann White volunteers at a pop-up Repair Café in Barry Library, where her speciality is repairing textiles.

"If someone needs a button sewing on or the zip is broken, I will fix it or replace it," she says. "I have stitched broken seams and hems on school trousers and skirts and patched up a torn rugby kit. I've even sewed the head back on a 70-year-old much loved teddy bear."

"If you bring it in, we will do our best to fix it to save things going into landfill and money. We also refurbish sentimental items. There is no charge as we don't do it for profit, but donations are welcome.

"Anyone who comes in with an item needing a repair can sit with us and have a cuppa while we make the repairs. We also try to show them how to do it in future."

"One child, who had been ill for a long time, brought in his much-loved toy dog. After 10 years of washing, it had lost all its stuffing. We got some cushions from a nearby charity shop and used the stuffing to puff up the dog, then sewed him up... good as new!"



# on a budget?



*To find your nearest Repair Café event, or if you would like to volunteer or start one up near where you live, visit [repaircafewales.org](http://repaircafewales.org)*



***WWH Scheme Estate Assistant, Ann White, volunteering at Barry Repair Café***

# Reducing your food waste



Wasting less food is another way to help with climate change – and your household budget.

Producing food requires significant resources including land, energy and water., yet around the world more than one quarter of food produced is lost or wasted. Experts estimate this makes up almost 10% of man-made greenhouse gas emissions.

In the UK it's estimated that households and businesses throw away millions of tonnes of food which could be eaten.

The increase in local food pantries is helping some businesses and residents to collect and use surplus supermarket foods at little or no cost. There are several food waste apps which help with this (see page 11 for more information).

Meal planning can be another way to help as you are only buying what you need rather than filling up your trolley with items you won't use.

Food and Drink Wales, an organisation promoting Welsh food and producers, has a number of tips on what to do

with those leftover bits.

For more tips visit [food-drink.wales/ten-waste-nots](http://www.food-drink.wales/ten-waste-nots)

## 1. Vegetable peelings

The skin of a vegetable is rich in fibre and micronutrients. If you must peel veg, consider how you might use the peelings. They can be fried to make 'chips' or kept in the freezer to make soup or stock.



## 2. Bread crusts

Old bread can be used for toast, torn into soups and stews, fried to make croutons, blended into sauces to thicken them, or fried to make tasty breadcrumbs.

## 3. Root greens and leafy tops

Root vegetables such as carrots, beetroots, turnips and radishes have a huge plume of leaves that can be used in cooking to save

waste. A bunch of beetroot, turnip or radish leaves, can be used to replace spinach in any dish. Stronger flavoured leaves like carrot tops, can be used in smaller quantities or in combination with other greens or herbs.

## 4. Chicken

Whether roasted, grilled, or fried, chicken is good for up to two days if it's cooled quickly and kept in the fridge. Try shredding left over chicken to make a stir fry or tacos. It also makes a delicious pie, curry, or stew.

## 5. Pumpkin and squash

With Halloween coming up, many families will be buying pumpkins. The skin and seeds of most squash (except the very hardy ones) are edible. You can roast or boil squash until the skin is tender enough to eat or blend into soup. To prepare the seeds, season with salt, drizzle with oil then roast at 180°C (fan) until crispy (but only do this if you are using the oven anyway to save energy).

Or you could try this pumpkin cake recipe, sent in by Cardiff resident Rhian Gregory.

## Dairy free pumpkin spiced cupcakes

Makes 24 cupcakes



### Ingredients

200g self-raising flour  
150g caster sugar  
100g fresh pumpkin  
2 eggs  
¾ tsp nutmeg  
¾ tsp cinnamon  
1 tsp bicarbonate soda  
60ml oat milk

### Method

1. Boil the pumpkin in water in a saucepan for 10 minutes
2. Drain, then puree the pumpkin with the oat milk
3. Add the eggs to the pumpkin

mixture, then add dry ingredients and mix.

4. Pour the mixture into paper cases, bake for 15 minutes until golden in colour.
5. Leave to cool.

Rhian says her family likes to decorate theirs with orange and white marbled icing and then puts insect toys on top.

***If you have a favourite recipe you'd like to share with other readers, email: [communications.team@wwha.co.uk](mailto:communications.team@wwha.co.uk)***



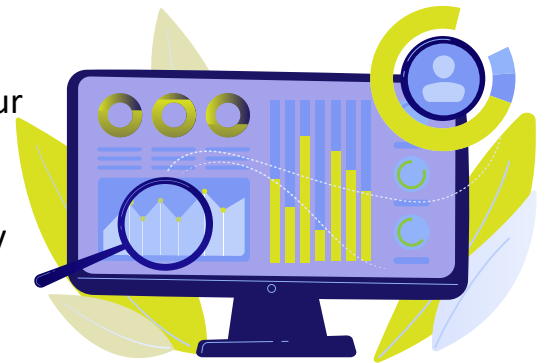
# How are we performing?

Welcome to our latest performance report covering the three months between April and June 2023.

The figures captured in this report show you, our residents, how we're doing. It's a chance for you

to see the areas where we are looking to make improvements and have your say in how we do that.

We use the figures from this report to shape the way we work and the areas we need to focus on.



## Lettings

Between April - June this year we let

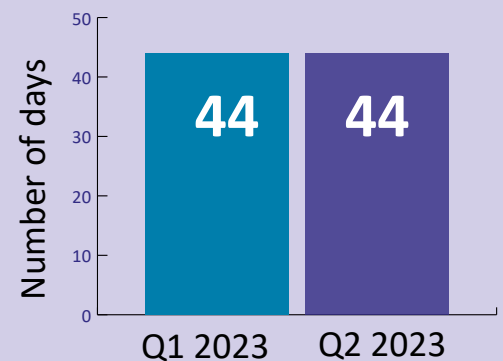
**171**  
homes

**154** were relets and

**17** were newly-built homes

**94** were accepted by the first applicant

## Re-letting our properties



We are continuing our work to help local authorities tackle rising levels of homelessness by offering properties to homeless households, when they become available, via the local authority run Common Housing Registers.

Between April to June this year **69** homes were let to applicants without a secure home in this way.

Prior to, and during, a new resident moving into one of our homes, our Tenancy Support Officers help them to make sure they are in a position to afford moving in costs, pay their rent and other household bills.



Satisfaction with how we let our homes by new residents remains consistently high at 9.1 out of 10.

## Your feedback



### You liked:

- Peaceful and quiet area
- Convenient location
- Good neighbours/community



### What you want to see improve:

- Outstanding repairs
- Homes cleaned before moving in
- Anti-social behaviour dealt with



# Repairs and maintenance

The Repairs Team has seen a reduction in reported repairs compared to the previous quarter due to the difference in seasons. We were fortunate to have a warm April to June which resulted in 1495 less jobs reported compared to January to March.

The team taking the repair calls continues to answer the phone within 20 seconds of you calling us to report maintenance issues. During April to June the team received 16,285 calls.

We are continuing to focus on ways to improve the service by engaging with residents and finding out what's important to you.



Scan here to visit the repairs section on our website.

Between April - June this year we completed

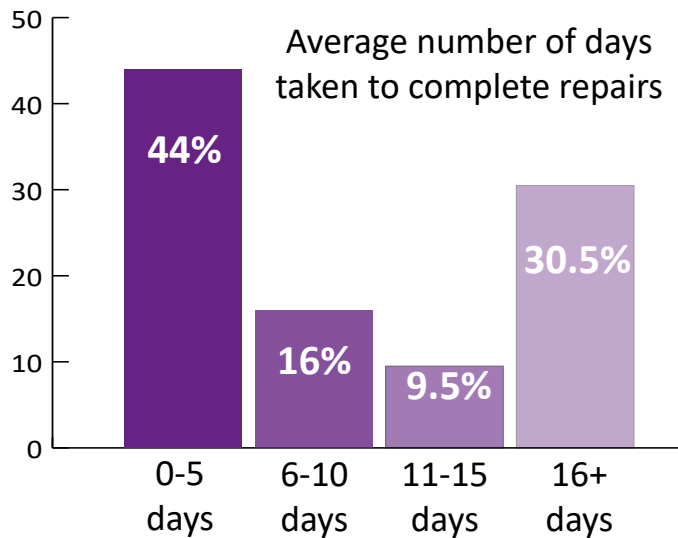
**8,108**  
repairs

That's an increase on the same time last year

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

**68%**

The percentage we fixed first time is 68 per cent.



**Electrical repairs**  
11.5 days average

**Heating repairs**  
11.8 days average

Satisfaction rating  
**9.5**  
out of 10



**99%**

Between April - June  
99% of arranged appointments were kept

## Keeping you safe

**9,710** homes have had a gas safety check in the past year

**11,263** homes have up-to-date electrical safety certificates

In communal areas of our schemes in the last year, we carried out:

**299** fire risk assessments

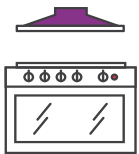
**162** asbestos inspections

Each month we carry out

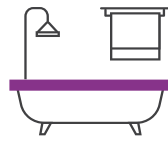
**75** water checks



Between April and June this year we installed



**70**  
kitchens



**37**  
bathrooms



**84**  
boilers



windows in  
**42** homes



**43** front doors

**46** back doors

### Your feedback



**You liked:**

- Easy to report
- Appointments kept
- Repairs completed in a timely manner



**What you want to see improve:**

- Further work is required
- Quality of workmanship
- Repair did not stay fixed



Using Welsh Government funding, we continue to experiment with new technologies. We fitted **38** homes with PV (photovoltaic) solar panels between April and June this year. These homes were also fitted with batteries to store the energy generated from the panels.

We are currently working on installing a number of suitable energy-saving technologies such as PV and batteries, air source heat pumps, external wall insulation, new windows and doors and ventilation systems to **153** homes.



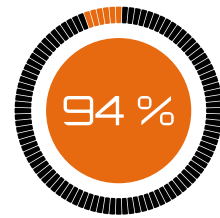
# Rents

Our Tenancy Support Officers and Housing staff are working hard to help residents manage their rent payments.

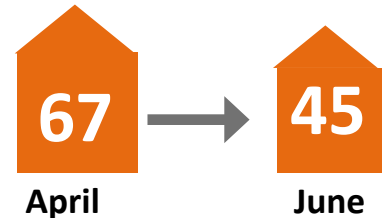
If a resident is struggling to pay their rent, our TSOs will help them to access available support as quickly as possible to prevent their arrears building up. This has resulted in a huge reduction in the number of residents falling into high arrears.

Between April to June our TSOs helped more than **1,000** residents, helping them to manage changes in circumstances and changes in benefits, manage their debts and supporting them to access various funding schemes from local authorities.

The TSOs secured **£42,500** of Discretionary Housing Payments (DHP) and helped residents to access some of the £30m of Homeless Prevention Funds (HPF) as well as issuing **73** fuel vouchers and **35** food vouchers to residents most in need.



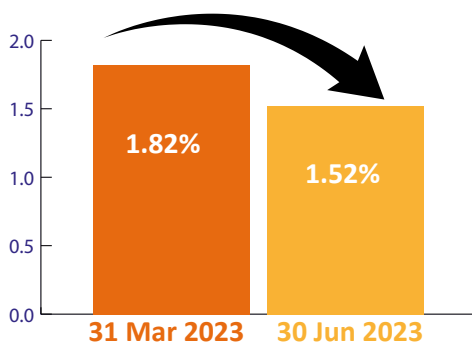
The number of residents paying their rent as arranged with Housing Officers has remained at an all time high at **94%**.



The number of residents in high level arrears dropped from **67** at the start of April to **45** at the end of June.



By the end of June **6,511** people were paying by Direct Debit, which is the simplest way to pay your rent.



## RENT ARREARS

# Anti-social behaviour

We are reviewing the way we deal with reports of anti-social behaviour and other types of reported behaviour, from the initial report of an incident to the point when a resident confirms that they need no further assistance from us.

The review will look at how we respond to serious risk and lower level nuisances, such as inconsiderate car parking. As part of the review, we aim to build a clear picture of the things that are affecting residents in order to provide an appropriate response.

The review will help us to shape our service around what is important to residents.



The number of new ASB cases has dropped throughout the year. Between April and June we opened 54 new cases of ASB, a decrease on the 61 cases from the previous three months and lower than the same time last year. The

number of neighbour dispute cases reported to us was lower during this time. The number of lower-level cases reported to us increased to 136 from 104 in the previous three months. Conwy and Flintshire were the two areas with the highest number of cases.

The three most commonly reported issues are:

**Domestic abuse**

**Assault**

**Drugs**

# How we run our business

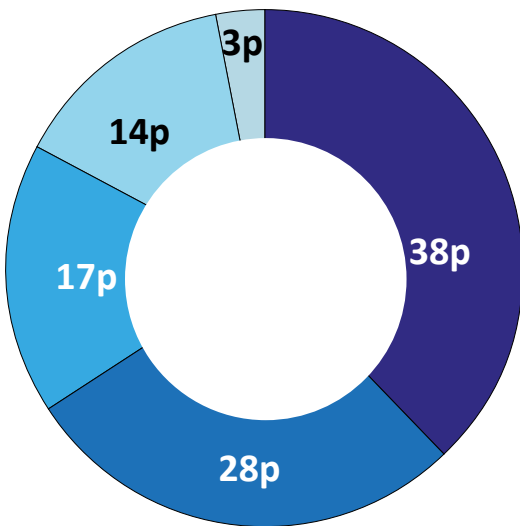


During 2022, we spent

**£3,433**

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 2022

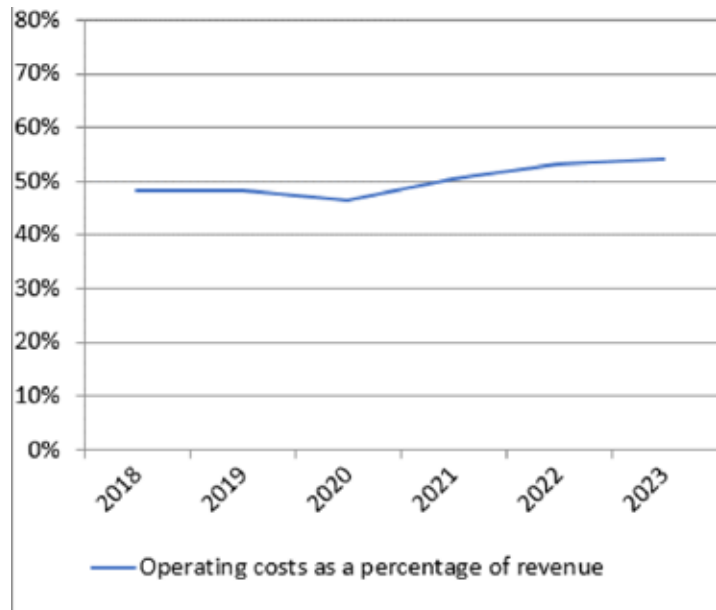


- Maintaining and upgrading our homes
- People
- Interest on loans
- Overheads
- New homes

## Looking after our homes

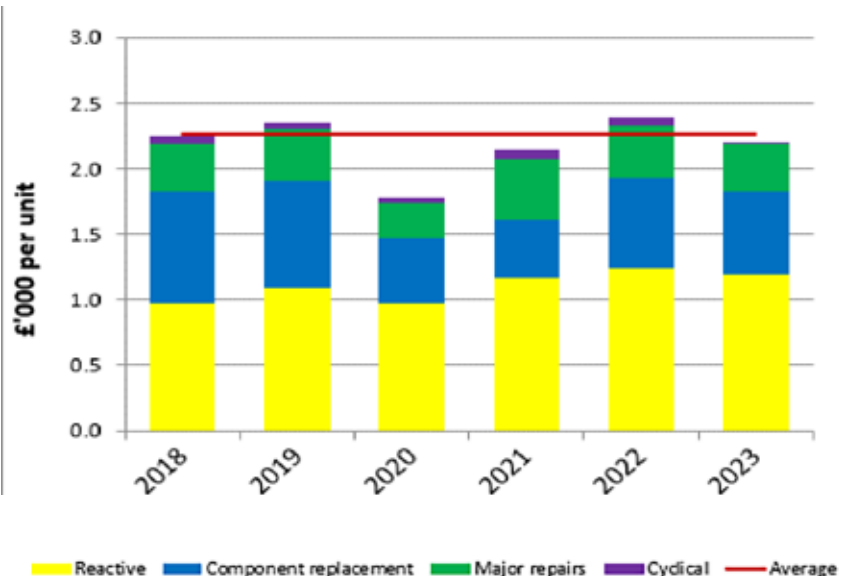
### Our efficiency

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.



# How we run our business

Between April -June this year we received

**281 calls**  
per day about repairs and heating and

**170 calls**  
per day about housing support



The busiest time to call our Repairs Team this quarter was 9am – 10am. The busiest time for our Housing Support Team was 11am - 12pm. After 12 it is generally a quieter time to call our teams.



The average waiting time for residents calling our:

- Repairs Team was **18 seconds**
- Gas Servicing Team was **16 seconds**
- Housing Support Team was **70 seconds**

**10,188**

calls were received by our Housing Support Team between April and June this year.

## Complaints

In total we received:

**19**  
complaints

That's 5 more than the previous three months, and 3 more than the same time last year.

Of these, 17 related to repairs and maintenance, 1 to estate management and 1 was about service charges.

## What next?

In the summer edition of In Touch, we provided information about our updated Resident Involvement Strategy. As part of that strategy, we said that we would publish information on our website and in this magazine about the work we are prioritising over the next

six months. These are our business priorities, pieces of work which cover all areas of the organisation with the aim of making improvements. These pieces of work run alongside the delivery of our core services.

We have recently approved our Business Plan 2023-27

and have been discussing what our priorities are across our service areas. You can find our business plan on our website [wwha.co.uk](http://wwha.co.uk)

Our priorities over the next six months include:



## MOT style gas servicing

There have been some new regulations that allow MOT-style servicing. We are looking to change the way we undertake our servicing in line with these regulations. So, you can have the gas service any time in the 2 months before the current certificate expires on 15th December 2023, you could have the annual check on 17th October 2023 and the renewal date would still be 15th December 2024. This means for you, our residents, we won't need to be in your property more than necessary.

## New complaints process

We are finalising some changes to our Complaints Policy and our internal procedures to align to the Ombudsman's mode policy.

We will make sure that residents understand how they can feedback any concerns and issues. We will provide more information on the types of complaints we get and how

we learn lessons from these complaints.

## Mould and condensation

As we head towards winter, and with the added pressure of high energy costs making it harder to keep homes adequately heated, we know that some residents may experience mould and condensation, and we want to help. Last winter, we asked every resident who called with any type of repair whether they had any problems with mould and condensation. Where residents did have an issue, we arranged for works to be carried out, or visited to inspect the problem and decide what needed to be done.

This year, we are improving on that process, so that we can get help quickest to those who need it most. As we hear more from residents about your experiences, we are collecting data that we will use to continue improving how we identify and treat mould and condensation and to inform our long-term investment decisions.

## System improvements

At WWHG, we are always looking to improve the way we do things to make them easier and more efficient. We work with you, our residents, on the things that matter to you.

Over the next six months, there are a number of areas that we are reviewing and these are Physical Adaptation grants (PAGs), anti-social behaviour and repairs.

## IT and phone upgrades

The Technology team is improving the functions for our phone lines and how staff can access information via their mobiles. This will make us more accessible and have information more readily available to help you.

## Pembrokeshire



Scan this QR code to read more about the residents at Maes Merydd

***“It means a lot to us having our own space in our new home.”***

Young mum Joanne Barnard-James says that having space for her family is the most important thing about her new home.

Before moving to their two-bedroom home at Maes Merydd, Llandissilio, Joanne, husband Rupert and their two young children Elizabeth, nine months, and James, three, were living with her parents, sharing a house with six other people.

Joanne said: “We had been renting privately before Thomas was born, but the house we were living in was cold and damp.

“Elizabeth was born two months prematurely and our health visitor

told us that she wasn’t developing as well as she should because of the environment we were living in. We decided to leave and moved back in with my parents.

“It wasn’t ideal as there were 10 of us under one roof – but at least Elizabeth has been able to thrive.”

“The new house is so much warmer. With the solar panels and air source heat pump it’s going to be easier and cheaper to keep it warm, which will help Elizabeth.”

“It means a lot to us having our own space in our new home.

“I used to run my own online business from home, making candles and clothes, but I had

to stop when we moved back with my parents as there wasn’t enough space.

“Now we have room I’ve asked Wales & West Housing for permission and can start my business back up.”

At Maes Merydd we worked with our long-term construction partners Jones Brothers (Henllan) Ltd to build 14 two and three-bedroom houses and six one-bedroom apartments on the site of the former Pencnwc East Farm. Residents moved into their new homes in July.

## New city centre housing development will help Cardiff’s housing crisis



## Cardiff

We are delighted that Cardiff Council has approved our plans to build a new housing development on the edge of Cardiff city centre. The site is located on the corner of Cowbridge Road East and Lower Cathedral Road, opposite the Westgate pub and close to Sophia Gardens.

The approval follows two years of discussions with Cardiff planners and other stakeholders to ensure the highest quality of design in a key location. This highly sustainable scheme will provide 81 social rented apartments and four commercial units. The scheme includes a first-floor roof garden for all residents to enjoy and most of the apartments will have private balconies.

## Carmarthenshire



*"I feel like I am going to be happy living here."*

At our new development in Carmarthenshire, we were able to provide a secure and permanent home for a young man who was facing homelessness.

George Law moved to his new one-bedroom flat at Maes Yr Hufenfa after the supported accommodation he shared was condemned.

"I was technically homeless," George explains.

We were able to offer George a one-bedroom flat with a ground floor wet room, kitchen, living room and garden at Maes Yr Hufenfa. The development is our first affordable rented housing

scheme in the Carmarthenshire town of St Clears. It features 45 houses, flats and bungalows and was built in partnership with our long-term construction partners Jones Brothers (Henllan) Ltd on the site of a former dairy.

George says: "My previous home was in an old stone building with 10 one-room flats. The flats were cold and damp. My new flat is much warmer and I have much more space."

George moved in in July with the help of his family. Wales & West Housing helped him to access a Discretionary Assistance Fund (DAF) to equip his new

home with essential white goods such as a cooker, microwave, saucepans, washing machine, bed and chair.

Since moving in with his pets, a cat and a Royal Python, George says he is making the place his own.

"I feel like I am going to be happy living here."

Further along the street, full-time dad Tom Carpenter says his new home has given his two young daughters the "freedom to be children again."

Tom was privately renting a one-bedroom flat with his two young daughters, Willow aged three and Amelia, seven.

"The house couldn't have come at a better time," says Tom. "We were all living on top of each other in a small flat. The girls slept in the bedroom and I slept on the sofa. They were cooped up inside and had nowhere to play.

"The house is going to make such a difference to us. We have so much more space and our own bedrooms."

The homes will incorporate high levels of insulation to increase thermal efficiency and reduce running costs. Instead of traditional gas boilers using fossil fuels the apartments will be fitted with solar photovoltaic panels on the roof to generate electricity, which will help run the heating and hot water and keep energy costs low for residents. The hot water will be provided by air source heat pumps.

Scan  
this QR  
code to  
find out  
more  
about the  
development





# Managing mould and condensation during the winter

As the weather turns colder, we have been turning our attention towards how we can best help you to keep your home cosy and warm this winter. An issue many of us will experience at some point is condensation.

Condensation forms when moist air comes into contact with a cold surface, resulting in the formation of water droplets. Misted windows on a cold frosty morning, or after a hot shower, are both examples of condensation.

Dealt with promptly, condensation should not cause an issue. If left, however, it can provide an ideal environment for mould to appear. Mould spores are a natural part of our environment and are present in the air all the time. To survive they need moist conditions and organic material to feed on. Generally, mould will flourish where humidity is high and will develop as small grey, green or black spots which will grow and spread if left untreated.

## How to avoid mould growth

Mould can cause damage to clothes and furniture as well as having the potential to cause health problems especially in young children, the elderly, or anyone with a respiratory condition. The best way to avoid this is to manage humidity levels in your home to prevent mould from surviving and growing. Otherwise treating any small amounts of mould as it appears with a bleach solution, or a proprietary cleaner, will make sure it does not grow. If using bleach please make sure you follow the safety precautions on the packaging.

Ventilation plays a big part in managing humidity and reducing excess moisture.

Opening windows and keeping trickle vents on windows open will help and it is important that any fans or ventilation systems are working well. Please let us know if you have any problems with the ones in your home.

The normal things we all do in our homes, like cooking, bathing, and washing clothes all add extra moisture in the air and can lead to condensation and it can be hard to avoid it completely.

If you need any help to manage condensation and mould, or any advice on ventilating your home, please contact us on **0800 052 2526 option 2**.

## What will we do to help?

We may send one of our contractors to treat the issue or we may send your Asset Management Officer (AMO) to investigate the possible causes and decide on the best course of action.

Our AMOs have new equipment to help them quickly determine the cause of any mould or condensation and the best solution. They can also help you to understand if there is anything you can do to prevent it happening again.

We have trained all officers who may visit your home to spot and report any issues with mould or condensation and give you advice on how to manage it.

During the winter, if you call to report a repair, we will ask you if

you have mould in your property. We'll ask questions about its location and size to determine how we can help to remove it and prevent it coming back.

### More information and support

Our website has lots of practical tips to help you manage condensation and mould within your property. Visit the mould and damp section at [wwha.co.uk](http://wwha.co.uk) for more information.

We want to help you if you have any condensation or mould in your property. Please call us on **0800 052 2526** so that we can act quickly and help your home stay comfortable and healthy.

# Keeping the pests away

No-one wants to share their home with a pest. Rodents such as rats and mice can spread disease, eat your food and gnaw through your belongings. They can also cause damage to your home. So, if you have a pest problem, it's important you take action to deal with it.

If you think you have an infestation in or near your home, these tips will help you.

## Beware of the bins

Rodents are resourceful and will eat anything you leave in and around your home, whether it's meant for them or not! Leaving black bags full of rubbish in your

garden or outside your home will attract rodents. If you can, put your rubbish bags in bins with secure fitting lids. If you have a bin store where you live, avoid

leaving rubbish bags on the floor if the bins are already full. If you can, keep the bags in your home until the bins are empty and recycle what you can.

## Feed the birds, not the rodents?

Rodents are amazing climbers and can run up brick walls and wooden posts to reach bird boxes and tables. If you enjoy watching birds feeding in your garden, remove any uneaten food before dusk. Rodents are mostly nocturnal animals, and a well-stocked bird table provides them with a feast for the family.





## Mind the gap

Rodents can slip into holes the size of a 5p coin or smaller. Check your home for any openings, for example, around pipes or vents or gaps in the brickwork. Check also that your drain inspection covers are not broken. If you find holes in the structure of your home where rodents can get in call us on **0800 052 2526** and we will block these up for you.

You will first of all need to arrange for the infestation to be dealt with, and be sure that the rodents or other pests have gone, before we can carry out this work. You don't want to trap any rodents inside your home.

## Clear out the compost heap

You may think you're doing the right thing for the environment by putting food waste on your compost heap, if you have one. However, if you have a rodent problem this will be like an all-you-can-eat buffet for them, so avoid this.

## Remove their hideouts

Rodents love a place to hide, so if you can keep your home and garden free from clutter, it means fewer hiding places for them.

It's also important to keep your attic space clear if there is a rodent problem in the area.

Rodents are good climbers and jumpers, so if you have trees or shrubs in your garden, keep them trimmed back at least 2m away from your home to prevent them jumping onto your house.

## Take away their nesting spots

Rodents love to make their nests in old sofas or mattresses, so avoid leaving these around your home.

Most local authorities can arrange for bulky household items to be collected and removed for a small charge. Check the waste and recycling section of your local council's website to find out the charges for yourself and book a collection.

Wales & West Housing has a responsibility to deal with rodent infestations in communal areas and shared attic spaces. We employ specialist contractors to deal with such infestations.

For all other infestations we would recommend you employ a professional. Most local authorities have trained experts who offer a pest control service at a reasonable cost.



# Stay safe this Bonfire Night

Autumn is a popular time for fires as gardeners turn to burning falling leaves and garden debris and families plan their Bonfire Night celebrations.

However, fires can pose potential risks, cause damage to gardens and communal areas and threats to human safety. They can also give off harmful particles and chemical and noxious fumes, especially if you burn plastic, rubber or painted materials. Air pollution can have damaging health effects and people with existing health problems are especially vulnerable, e.g.,

asthmatics, people with heart conditions, children and the elderly.

Smoke and smells from burning materials can also cause complaints from neighbours, who may have their windows open or washing hanging out in their gardens.

We recommend that you visit an organised display this Bonfire Night.

## Recycle rather than burn

Before lighting a fire ask yourself is there a safer way of getting

rid of your waste? Most local authorities have services for collecting garden waste, which is safer than burning materials. It is an offence to burn domestic waste if it causes a nuisance or health hazard. Many local authorities also offer a bulky waste collection service for old furniture at a small cost. If your furniture is in reasonable condition, there are many charitable organisations who will collect these items. Check your local council website for details of garden waste and bulky item collections in your area.



## Things to be aware of

- Keep your fire away from trees, fences and buildings.
- Never use oil or petrol to light a fire — you could harm yourself and damage the environment.
- Never leave a fire unattended or leave it to smoulder — put it out.
- Only burn dry material.
- Never burn household rubbish, rubber tyres, or anything containing plastic, foam or paint.
- Avoid lighting a fire in unsuitable weather conditions — smoke hangs in the air on damp, still days. If it is too windy, smoke can blow into neighbouring gardens and windows.
- Avoid burning when air pollution levels in your area are high or very high.

## Safe Use of BBQs

Barbecues can be dangerous if not handled responsibly, they can remain hot for hours and also give off carbon monoxide fumes for several hours after they go out, so you should never bring them indoors.

- Never use a BBQ, including disposables, indoors or on a balcony.
- Use the 30 feet rule and ensure that BBQs are placed away from any flammable surface, trees or buildings.
- Don't use petrol or any flammable liquid on your BBQ. Firelighters are a safer option.
- Supervise children and pets around a BBQ both when it's lit and during the cool down.
- Make sure your BBQ is fully out before you go indoors or leave it in your garden.

## Garden heating

Chimineas are a popular garden item and are considered to be safer than open fire pits and bonfire. However, there are still a few tips you should follow to avoid fires:

- Make sure you follow the manufacturer's guidance when putting your chiminea together.
- Before lighting it, think about the location. Guidance suggests 30ft away from trees, buildings or flammable material is a safe distance.
- Place them on bricks or pavers to provide a stable, non-flammable surface.
- Never place a chiminea on decking or any other flammable surface.
- Never use combustible fluids or chemicals.
- Make sure your chiminea is safely out before you go inside, or you leave your property. In hot dry conditions, fires may appear to be out but may still ignite.





# "I hope one day I can return to my home country"

More than 12 million people have fled their homes since the Russian invasion of Ukraine more than 18 months ago.

Many have sought refuge in neighbouring countries, others have found sanctuary in the UK. We were able to provide a safe home for Renata. This is her story.

Night after night, university lecturer Renata lay awake in her flat, listening to the sound of bombs dropping.

She held her pet cat Skadi close and prayed for an end to the war which was destroying her home city in East Lugansk in the Donbas region of Ukraine.

After 30 sleepless nights she decided to leave the place where she had been born and brought up to find safety.

"My city was under attack. I saw a lot of horrible things happening to my home," said Renata.



Her family had already suffered the loss of their family house in forest fires, just two years before the Russian invasion. Moving to a flat in the city, they had started rebuilding their home life when the Russians invaded.

"We lost everything again," said Renata. "My stepfather was killed by Russians defending our country. He sacrificed his life for us, for all the nation, for Ukraine. My family knew it wasn't safe to stay."

"Every night our city was under attack. I didn't want to leave, but I couldn't stay."

In March 2022, Renata packed a small suitcase and left on her own.

"My mother didn't want to leave Ukraine. I didn't want to leave her and my family, but I knew I couldn't stay," she said.

With her family evacuated to stay with relatives in a small village away from the war zone, Renata left her cat with them and started her journey to safety. Initially she fled to a safer Ukrainian city, where she stayed with a family who welcomed her into their home.

"This family were so kind to me. They didn't know me, but they helped me. I will always be grateful to them."

Renata arrived in the UK in April 2022 and was put in touch with a sponsor family, who helped her to find work and a new home and helped her to settle.



Working in partnership with a Ukrainian Support scheme, we offered Renata a home in a flat in South Wales.

Renata, who had owned her own home in Ukraine, started decorating her new flat with vouchers provided by WWH to make the place feel more like home.

“I am so happy to have the flat,” she said.

“Coming from a different country, with different systems, everything was new to me.

My Housing Officer helped me so much. Whenever I had a question, I would call her and she would help.”

Renata also found work with a local authority Ukrainian Support scheme, using her degree in translation and the English she had been learning in Ukraine, to help other families.

Her partner, Yevhen, has also fled Ukraine and been able to join her, and she has managed to return to Ukraine to collect her pet cat and bring him to Wales too.

“I miss everything about Ukraine. I miss my city and I miss my family. At least I have Yevhen and my cat with me now, so it feels more like home.

“My city is 90 per cent destroyed. My family home is destroyed and occupied by the Russians. I can’t go back now.

“I hope that one day I can return to my home country, but I am grateful that I have a flat in Wales for as long as I need it.”



# Wordsearch

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

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

- APPLE
- AUTUMN
- CHESTNUTS
- CINNAMON
- FIREWORKS
- FROST
- HALLOWEEN
- HARVEST
- LEAVES
- NOVEMBER
- OCTOBER
- PEARS
- PINECONE
- PUMPKINS
- SCARECROW
- SCARF
- SEPTEMBER
- SQUIRREL
- CRANBERRIES
- SWEATER

## Residents’ photo gallery

**Are you handy with a camera? Do you love taking photos on your phone? Would you like to share your photos with other residents?**

We’re launching our In Touch Photo Gallery, starting with Cardiff resident Rhian Gregory.

Rhian sent in photos of her favourite time of year - Autumn.

Rhian took this photo last year at Cefn Onn Park in Cardiff. She says “as summer turns into autumn, why not take a walk around your local area and get your camera out. All my photos are taken on my phone camera! You don’t have to own a fancy camera.

“Try different angles, capture the beautiful autumnal colours.”

“With the leaves, conkers, acorns, and berries on the ground, make pictures and patterns from them. This is a good activity to do with children.”

### Send us your photos

Would you like to see your photos printed in In Touch? Please send us your favourite snaps of scenery or wildlife.

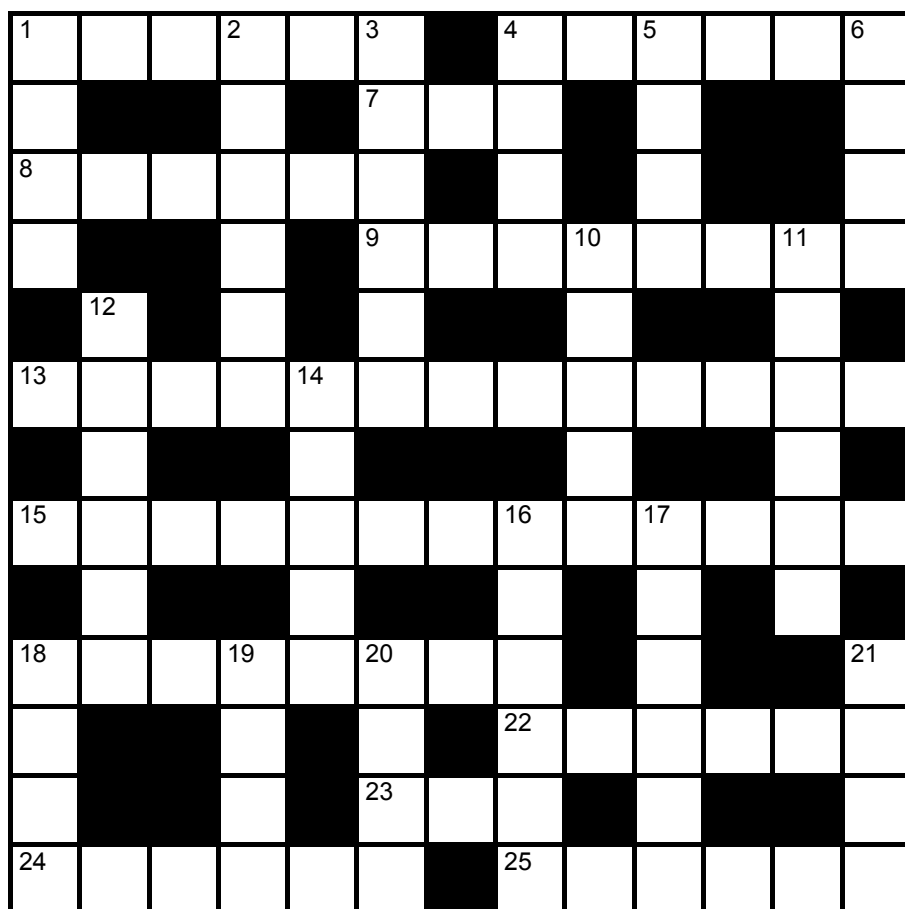
You can email your photos to **communications.team@wwha.co.uk**. Include your name and address and tell us a bit about the photo.

***Please note we cannot print photos of people, including children.***





## Crossword



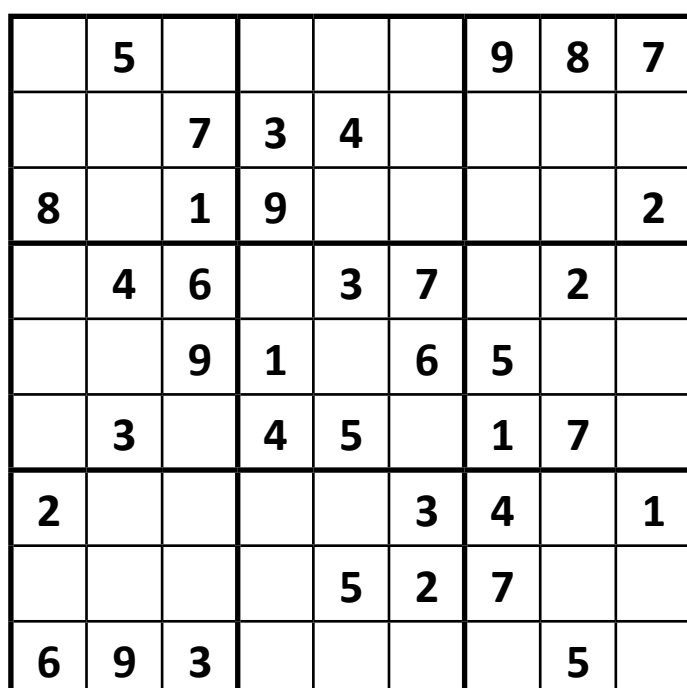
### Across

- 1 Prickly desert plant (6)
- 4 Make off with the belongings of others (6)
- 7 Atmosphere (3)
- 8 Start out (3,3)
- 9 Dessert associated with the USA (5,3)
- 13 Awareness (13)
- 15 Relationship lasting for a single evening (3-5,5)
- 18 Abdomens (8)
- 22 Lying face upward (6)
- 23 Chopping tool (3)
- 24 Inn (6)
- 25 Substance that turns blue in alkaline solutions (6)

### Down

- 1 Barrel (4)
- 2 Military personnel (6)
- 3 Hunting expedition (6)
- 4 Stage item (4)
- 5 Be unable to find (4)
- 6 Cable (4)
- 10 Holds out (5)
- 11 Not of sound mind (6)
- 12 Ice cream container (6)
- 14 Crockery (5)
- 16 Bunch of cords tied at one end (6)
- 17 Item used to brew a popular drink (6)
- 18 Catch sight of (4)
- 19 Small rodents (4)
- 20 Tribe (4)
- 21 Professional charges (4)

## Sudoku



Here are some of the organisations that can help you through the cost-of-living crisis. For more information and listings visit [wwha.co.uk](http://wwha.co.uk)

## ALL WALES

### Food banks

Food banks provide emergency food on presentation of a voucher. Find out where your local food bank is and how you can apply for a voucher: [trusselltrust.org/get-help/find-a-foodbank/](http://trusselltrust.org/get-help/find-a-foodbank/)

### Dewis

An all-Wales directory for health and wellbeing. Pop your postcode into the website to find groups and organisations available in your area [dewis.wales](http://dewis.wales)

### Bridgend

- Baobab Bach food pantries - locations include Brackla and Bryntririon [baobab-bach.org/pantries/](http://baobab-bach.org/pantries/)
- BAVO – Bridgend Association of Voluntary Organisations – services include Community Navigators [bavo.org.uk/get-help/help-for-individuals/community-navigators/](http://bavo.org.uk/get-help/help-for-individuals/community-navigators/)

### Cardiff

- Splo-Down Community Food Group – food co-operative for Splott, Adamsdown, and Tremorfa, vegetable boxes available for members. Low cost membership [spla-down.org](http://spla-down.org)
- Cost of living support map for Cardiff – find warm hubs, community fridges, pantries and foodbanks near you [helpnearme.cardiffmoneyadvice.co.uk](http://helpnearme.cardiffmoneyadvice.co.uk)

### Caerphilly

- Cost of Living support hub – directory of local support [caerphilly.gov.uk/services/cost-of-living-support](http://caerphilly.gov.uk/services/cost-of-living-support)

### Carmarthenshire

- Xcel Furniture – a not-for-profit furniture recycling centre located in Johnstown, Carmarthen [xcelfurniture.co.uk/](http://xcelfurniture.co.uk/)
- Carmarthen Food Bank [carmarthen.foodbank.org.uk/](http://carmarthen.foodbank.org.uk/)

### Ceredigion

- Aber Food Surplus – redistributes surplus food among the community in Aberystwyth [aberfoodsplus.co.uk](http://aberfoodsplus.co.uk). Similar initiative in Lampeter: [facebook.com/groups/1211003065695753/](https://facebook.com/groups/1211003065695753/)

### Conwy

- Crest Food Share – food free of charge but limited to one grocery bag (supplied / reusable) per customer per visit. 11am – 12pm Tues and Thurs – locations in Llandudno Junction, Llandudno and Colwyn Bay [crestcooperative.co.uk/](http://crestcooperative.co.uk/)
- Hope Restored Foodbank Llandudno - West Shore Baptist Church - 9.30am - 12.30am Mon to Sat - clothes bank service now available - Tel: **07564991789** to arrange with Brenda, email: [harveyfogg@hotmail.com](mailto:harveyfogg@hotmail.com)

### Denbighshire

- Foodbanks – locations include Kings Storehouse Foodbank, 102 Vale Road, Rhyl; 200 Victoria Road, Prestatyn, LL19 7TL; 15 Sussex Street, Rhyl, LL18 1SE
- Good News Mission – 75 Marsh Road, Rhyl – winter warmer café, 11am-1pm Tues and Weds [goodnewsmission.co.uk](http://goodnewsmission.co.uk)

### Flintshire

- Food Banks - operate in various locations across Flintshire [flintshire.foodbank.org.uk/locations/](http://flintshire.foodbank.org.uk/locations/)
- Nanny Biscuit, a Community Interest Company offering a range of services including Food Pantries with 10 items for £3 - locations include Connah's Quay, Shotton and Sandycroft [nannybiscuit.org](http://nannybiscuit.org)
- The Well Fed scheme provides good food for households and communities struggling including a 'mobile-corner-shop, door-to-door delivery service and a slow cooker programme providing a slow cooker with special meal bags to households in crisis. Call **01244 819543** or visit [cancook.co.uk/](http://cancook.co.uk/)

### [about-well-fed/](http://about-well-fed/)

Also [bigbocsbwyd.co.uk/](http://bigbocsbwyd.co.uk/)

### Merthyr Tydfil

- Twyncarmel Warm Space and Pantry Warm Space - Tues and Fri, 10am to 4pm, book your shopping slot. Call Claire Hammond **07766 832 692** for more information.
- Hope Church Pantry – £3.50 weekly membership, members can choose a selection of food with a value of £15-£20 each week – email [Hopepantry@hopemerthyr.org.uk](mailto:Hopepantry@hopemerthyr.org.uk)

### Pembrokeshire

- Fishguard and Goodwick Community Fridge [facebook.com/fandgcommunityfridge](https://facebook.com/fandgcommunityfridge)
- Newport Community Forum [newportforum.org.uk](http://newportforum.org.uk)

### Powys

- Brecon Food Bank, St Johns Centre, Pendre Close, Brecon LD3 9EA. Tel: 01874 611723 [brecon.foodbank.org.uk](http://brecon.foodbank.org.uk)
- Elim Church Foodshare Scheme, Canal Rd, Brecon - redistribute surplus food from local businesses, 11am on Wed and Sun for free tea, coffee and cake [breconelimchurch.org.uk/foodshare-scheme.html](http://breconelimchurch.org.uk/foodshare-scheme.html)

### RCT

- Cost of Living support directory – includes Winter Welcome Centres [rctcbc.gov.uk](http://rctcbc.gov.uk)

### Vale of Glamorgan

- Penarth FoodPod – St Luke's estate, open Mon, Wed and Fri [facebook.com/penarthfoodpod/](https://facebook.com/penarthfoodpod/)
- Food Vale – partnership providing emergency food [foodvale.org](http://foodvale.org)

### Wrexham

- Caia Food Club at St Mark's Church, Bryn Eglwys Road. LL13 9LA - supply of food and other essentials for all. Suggested £3 donation [caiafoodclub@gmail.com](mailto:caiafoodclub@gmail.com), [stmarks.wrexhamparish.org.uk](http://stmarks.wrexhamparish.org.uk)
- Warm hubs at Hightown Community Resource Centre Mondays 1pm-3pm, Chirk Parish Hall room two, 10.30am-4.30pm every Wed [wrexham.gov.uk](http://wrexham.gov.uk)

# Get into Housing

*“You need to start somewhere to be somewhere. Get into Housing was a life saver for me.”*

We’re teaming up with six other housing organisations in South Wales to offer paid work placements to long-term unemployed people as part of the Get Into Housing project.

Now in its second year, the Get Into Housing Project works with people over 18 that identify from a diverse background and are long-term unemployed or economically inactive.

Run by CCHA (Cardiff Community Housing Association), it brings us (WWH) together with Cadwyn, Hafod, United Welsh, Linc Cymru and Taff Housing to offer 16-week-long paid work placements to help people develop their skills and experience, which can lead to full-time employment.

Starting in September, and running for 18 months, the project will provide participants with experience, on-the-job training, and access to employment opportunities with

the goal of gaining meaningful careers within, and outside, the housing sector.

As part of this project, we’ll be looking to appoint five separate roles, starting with the first in the new year.

Carly Hodson, Organisational Development Manager (Culture), at Wales & West Housing said: “We are delighted to be taking part in Get Into Housing again this year.

“We want to be able to break down the barriers that some people from diverse backgrounds face when applying for work.”

“We want to give the people we employ on this project the confidence and experience to go on to build their careers in housing and other areas.”

Last year we provided placements for five young people including Hassan, whose family fled Syria in 2016.

Hassan had been studying business administration in

university in Syria and was specialising in Human Resources in his studies at Swansea University. He joined us for 16 weeks through the Get Into Housing projects and worked with our HR team to gain valuable experience, which led to him finding permanent work.

Hassan said: “You need to start somewhere to be somewhere. Get Into Housing was a life saver for me.”

To find out more about this year’s programme and apply, visit [ccha.org.uk/get-into-housing/](https://ccha.org.uk/get-into-housing/)

*Watch Hassan’s video here:*







Residents have moved into their new homes at Maes Yr Hufenfa, our first affordable rented housing scheme in the Carmarthenshire town of St Clears. The development of 45 houses, flats and bungalows was built in partnership with our long-term construction partners Jones Brothers (Henllan) Ltd and takes its name from a dairy which was once on the site.

Turn to page 23 to meet some of the residents.