

The magazine for residents of Wales & West Housing

FREE

# In Touch

WINTER 2022

**Have yourself a  
crafty Christmas  
- gifts on a budget**

**How to make money  
from things you no  
longer need**

**Stay warm this winter  
- what support is available?**





MERRY  
*Christmas*  
& HAPPY NEW YEAR

Our Christmas closing times this year are:

**5pm on Friday 23 December 2022  
until 8am on Tuesday 3 January 2023**

During this time our social media channels will not be monitored. If you have **urgent emergency enquiries** during this time, please call:

**0800 052 2526**

For help with non-urgent repairs or enquiries about rent payments, please visit our website: [wwha.co.uk](http://wwha.co.uk)

If your Direct Debit payments are due over the Christmas holidays, turn to page 14 for more information and due dates.

Our 24-hour Tenant Support & Wellbeing Service from Life & Progress offers qualified and confidential support over the holiday. Call freephone **0330 094 8845**. Turn to page 10 for more information.

## 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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## Get social with Wales & West Housing



**Facebook**  
facebook.com/  
wwhousing



**Twitter**  
@wwha



**LinkedIn**  
linkedin.com/company/  
wwha



**Instagram**  
instagram.com/  
wwhousing

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 winter edition of In Touch.

Christmas is usually a time to celebrate with family, friends, and neighbours. However, we understand that, with the pressures of the continued cost-of-living crisis, this year may be more stressful for some residents.

To help residents through this challenging time, we are launching a 24-hour free confidential Support and Wellbeing Service, in partnership with Life & Progress, for all our residents. There is more information inside this edition.

We also look at some of the ways to save money on Christmas presents with our DIY gift guide and how to raise some extra cash from the things

you no longer use.

Our Tenancy Support Officers continue to be a lifeline to residents in need and they have compiled a wealth of information on the support available to help you keep warm this winter.

Plus, there are some useful tips on how to save money on your food shop and we have joined together with volunteers at the surplus food charity FareShare Cymru for a low-cost roast dinner recipe.

Plus, there are the usual Christmas puzzles for you to enjoy.

As ever if you have any questions, please do 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.

# Staying warm this winter

This time of year is always more expensive, with the darker, colder days and nights, keeping warm is at the front of many people's minds.

We have listed some of the places offering extra money and support to help lower income households through the winter months.

If you are looking for support and advice, please contact your Tenancy Support Officer. They have access to several support schemes for residents.

## Winter Fuel Payment

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. This includes a one-off top-up payment of £300.

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).

If you do not get either of these benefits, you may need to make a claim. Visit [gov.uk/winter-fuel-payment/how-to-claim](https://www.gov.uk/winter-fuel-payment/how-to-claim) for more information.

### The deadline to make a claim for winter 2022 to 2023 is 31 March 2023.

How much you get depends on your circumstances during the qualifying week. The qualifying week for winter 2022 to 2023 was 19 to 25 September 2022.

Most payments are made automatically in November or December. You should be paid by 13 January 2023.

Any money you get is tax-free and will not affect your other benefits. If you get certain benefits, your payment may be different.

If you have not had a Winter Fuel Payment before, you only need to claim if any of the

following apply:

- you do not get benefits or the State Pension
- the only benefit you get is Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit

Most payments will be made automatically in November or December.

You'll receive a letter telling you how much you'll get.

If you do not get a letter or the money is not paid into your account by 13 January 2023, contact the Winter Fuel Payment Centre on 0800 731 0160 or send an email via their website.

How much Winter Fuel Payment you will get	Born between 26 September 1942 and 25 September 1956	Born on or before 25 September 1942
You qualify and live alone (or none of the people you live with qualify)	£500	£600
You qualify and live with someone under 80 who also qualifies	£250	£350
You qualify and live with someone 80 or over who also qualifies	£250	£300
You qualify, live in a care home and do not get certain benefits	£250	£300

## Fuel Support Scheme

As well as the UK Government's Winter Fuel Payments, the Welsh Government is supporting low-income households against the rising cost of energy and cost-of-living through its Wales Fuel Support Scheme.

Eligible households can claim a one-off £200 cash payment from their local authority. The money is to provide support towards paying fuel bills.

To apply you must be responsible for paying the energy bills for your home. You or your partner must also receive one of the qualifying benefits at any time between 1 September 2022 and 31 January 2023.

These are:

- Income Support
- Income Based Job Seekers Allowance
- Employment and Support Allowance
- Universal Credit
- Working Tax Credits
- Child Tax Credits
- Pension Credit
- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA)
- Attendance Allowance
- Carers Allowance
- Contributory Benefits
- Council Tax Reduction Scheme (CTRS)
- Armed Forces Independence Payment
- Constant Attendance Allowance
- War Pension Mobility Supplement

You may also be eligible if a person living with you qualifies.

To apply visit [gov.wales/wales-fuel-support-scheme-2022-2023](https://gov.wales/wales-fuel-support-scheme-2022-2023)

## Cold Weather Payments

These are different to Winter Fuel 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 you may qualify for £25 for each 7-day period of very cold weather between 1 Nov - 31 March.

The payments 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.

After each period of very cold weather in your area, you should get a payment within 14 working days. It's paid into the same bank or building society account as your benefit payments.

[gov.uk/cold-weather-payment](https://gov.uk/cold-weather-payment)

## Energy Bills Support Scheme

This started in October with all households in the UK getting £400 off energy bills. This automatic, non-repayable discount will be applied in six instalments between October 2022 and March 2023 to help households through the winter.

There is no need to apply for the scheme and you will not be asked for your bank details.

The Government website says there's no need to contact your energy supplier as the discount will be applied to your monthly household electricity bill. However, if you have not received the £66 credit to your electricity bill/meter in October or November please contact your

energy provider immediately to query this.

## Discretionary Assistance Fund (DAF)

This provides two types of grants that you don't need to repay.

- **Emergency Assistance Payment (EAP)** helps pay for essential living costs, such as food, gas, electricity, and in some circumstances, clothing or emergency travel if you are experiencing extreme financial hardship or have lost your job, or have applied for benefits and are waiting for your first payment.
- **Individual Assistance Payment (IAP)** to help with essential furniture or white goods to help people live independently in their own home or a home they are moving into.

For more information contact:

**DAF.Feedback@necsws.com**

Telephone: **0800 859 5924**

Post: **Discretionary Assistance Fund, PO Box 2377, Wrexham, LL11 0LG**

Or contact your Tenancy Support Officer, they can also help you with your DAF application.

Note: Between 1 May 2020 to 31 March 2023, you cannot claim for **more than 5 grants in a year.**

To apply visit [gov.wales/discretionary-assistance-fund-daf](https://gov.wales/discretionary-assistance-fund-daf)

## Talk to your energy supplier

If you're struggling to pay your bills, the best thing to do is contact your supplier as soon as possible.

Under rules from regulator Ofgem, your supplier has to help you. They can negotiate a payment plan that you can afford along with other options including payment breaks, payment reductions or more time to pay.

As a last resort they may put you on a pre-payment meter. Some of the big energy companies also have access to hardship grants for those most in need. But these are limited so act quickly.

## Energy Price Guarantee

The Government's new Energy Price Guarantee came into effect on 1 October 2022 and will now end on March 31, 2023, a year earlier than first announced.

During this time, it will reduce the unit cost of electricity and gas so that a typical household in the UK will save around £700 this winter, based on what energy prices would have been under the previous price cap.

Energy suppliers will be compensated by the Government to deliver the savings to households.

What you save will depend on how much energy you use.



# Keep warm and save money

**Help for Households** is a UK Government website focusing on support to help families and individuals through the cost-of-living crisis. You can find information on income support, energy bills, childcare, household and transport costs, help to find work and discounts and offers.

It also has some tips on saving on energy use.

[helpforhouseholds.campaign.gov.uk/](https://helpforhouseholds.campaign.gov.uk/)



## Reduce your boiler flow temperature

Boilers often have a default temperature that is higher than needed. Depending on the type of boiler you have, its efficiency can be improved by locating the 'flow temperature' dial/setting on the boiler and adjusting it to a lower temperature of 60 degrees. This could save approx. £100 per year.

This is not the same as reducing the temperature on your thermostat and won't reduce the temperature of your home but may take longer for your home to reach the target thermostat temperature. People over 65, or with pre-existing health conditions, may want to set a slightly higher flow temperature to ensure your home warms up quickly enough.

Find out how here: [moneysavingboilerchallenge.com](https://moneysavingboilerchallenge.com)

## Turn down radiators when rooms aren't in use

Most radiators are fitted with valves that control the temperature of a room by changing the flow of hot water to the radiator. These are usually marked from 0 – 6, where 0 is off and 6 is full. Aim for the lowest setting that keeps the room to your desired temperature in rooms which aren't used all day such as bedrooms, or rooms which you don't use regularly.

## Stop heat escaping through doors and windows

Draught-proofing is one of the cheapest and most effective ways to stop heat escaping and reduce your energy consumption. Block gaps around windows, doors and the floor that let the cold air in and warm air out, you'll use less energy to heat your home.

[energysavingtrust.org.uk](https://energysavingtrust.org.uk) has more advice on keeping your home draught free.

# Savvy savings

Here are some tips gathered from our housing staff and residents to help make the most of your money and energy.

## Fill your freezer with newspaper

According to the Energy Saving Trust your freezer works best  $\frac{3}{4}$  full. Some experts say that newspapers are a good way to fill the empty space at the back of your freezer to make it work more efficiently. Just make sure you move all your food to the front, as the less time the freezer door is open, the less energy is used. Make sure you also leave space around the edges and top so your freezer's thermostat can sense the temperature.

## Fill your fridge with bottles of water

Similarly, your fridge also works best when it's  $\frac{3}{4}$  full. You could use bottles of water to fill out empty space in your fridge, but don't over-fill because the fridge has to work harder to circulate

cold air. The Energy Saving Trust recommends defrosting your fridge and freezer regularly so that they perform better.

Remember, don't put hot food into the freezer as cooling it down will take extra work and use up more electricity.

## Find free food near you

Too Good to Go is a useful anti-food waste app which works with local businesses such as restaurants, food producers and supermarkets, to offer cheap or free food that would be thrown away. Find out more at [toogoodtogo.co.uk](https://toogoodtogo.co.uk)

## Check if you can get a social tariff for your broadband

Millions of people on benefits are missing out on cheaper broadband tariffs, communication regulator Ofcom has said. Only 35 out of every 1,000 eligible for the deals are currently on one, it says.

Social tariffs are low-cost broadband deals offered to customers on benefits and cost about £15 a month, saving an average of £140 a year. Broadband providers are not obliged to offer such tariffs, but they have been encouraged by the government and Ofcom.

Anyone who receives Universal Credit is eligible, although some providers extend eligibility to other benefits. It's worth noting that switching to the social tariff can sometimes incur an exit fee and can have slower speeds.

## Use up your stamps

Royal Mail says that after 31 January 2023, regular stamps without a barcode will no longer be valid. Special Stamps with pictures on and Christmas Stamps without a barcode are not affected. You can either use up your old stamps before the deadline or swap them for the new barcoded ones.



Visit [royalmail.com/sending/barcoded-stamps](https://royalmail.com/sending/barcoded-stamps) for more information or pick up a Stamp Swap Out form from the Customer Service Point at your local Delivery Offices or call the Royal Mail's Customer Experience Team on 03457 740740.



## DENBIGHSHIRE

# Raising money for Blood Bikes Wales

Residents at Nant y Môr extra care scheme in Prestatyn have been welcoming lots of visitors lately.

Volunteers from the charity Blood Bikes Wales stopped off to thank the residents for their generous donation of £270 raised from a table-top sale and raffle. The charity has also been adopted

by WWH Group staff as one of their chosen charities for the next two years. The volunteer-led charity provides a free courier service to the NHS, delivering blood samples, plasma, donated human milk and other items all over Wales to help the NHS.

The residents also said hello to

a furry friend, Barney, who visited with his companion, Tessa, from Therapy Dogs Nationwide.

Castell Ventures Wellbeing Officer Yvette Byrne-Jones said: "We hope it will be Barney (and Tessa's) first visit of many. Barney had lots of cuddles and was a definite boost to everyone's spirits."



## WREXHAM/BRIDGEND

## Halloween in Hightown and Bettws

It was a busy autumn half term at Hightown Community Resource Centre in Wrexham, kicking off with a Halloween craft event led by community artist Sophia Leadill.

Children created bats and ghosts from craft materials, decorated storage jars and completed Halloween-themed wordsearches and crosswords.

The centre also hosted two holiday breakfast clubs, supported by Asda, Morrisons and Wrexham foodbank. The events provided free breakfast for children and families, alongside the opportunity to take part in activities such as games and reading.



In Bettws, Bridgend, we sponsored the annual Spooktacular Halloween Hullabaloo organised by community arts charity Tanio.

This year's party saw over 70 participants making their own masks, playing musical statues and eating home made cawl.



## MERTHYR TYDFIL

## New play for Twyncarmel

The young people of Twyncarmel have a new place to play following the official opening of Marcia's Park.

The former Twyncarmel play area, which was closed a number of years ago due to safety issues, has been relocated and rebuilt with new equipment from Merthyr Tydfil County Borough Council (MTCBC).

It is named in memory of Marcia Probert, a much-missed resident, who was one of the first residents to move onto the scheme when it opened in 1981 and sadly passed away from leukaemia 22 years ago.

Marcia's family joined Merthyr Tydfil's Mayor Declan Sammon, Twyncarmel residents and WWH

housing staff to officially open the park on Saturday, October 29. Wales & West Housing gifted the land the play park is on to MTCBC, who invested £70,000 in the play equipment. We also provided £10,000 for two paths and access gates, plus snacks and refreshments for the launch.

Resident Participation Officer, Claire Hammond said: "It was lovely to see so many of Marcia's family at the launch. It is a fitting tribute that she will be remembered by everyone using the park in the future. There have been so many people saying they are pleased at the tribute to Marcia."



## BRIDGEND

## Young people spend half-term in the great outdoors

A group of young residents from Bridgend took part in an overnight residential course during their half-term holidays thanks to the STEER Enterprise Academy, at Tondy House Farm wellbeing resource centre.

They took part in a number of activities, including orienteering, team building, and archery. They spent time getting to know each other with fun team building games

and enjoyed making and eating an evening meal together. When it was time to return home, many of the young people said how much

they enjoyed pushing themselves out of their comfort zones and building new friendships, which they hope will last for life.



## CARDIFF

## MS visits Pentland Close

Residents at Pentland Close, Cardiff, had a visit from Julie Morgan MS, who was keen to see the gardens where they are working to encourage wildlife.

The visit was organised by Keep Wales Tidy who worked with the residents and WWH staff to install a package of raised beds, wild flowers, fruit trees and bird, bat, and hedgehog boxes to encourage wildlife to the communal gardens as part of KWT's Local Places for Nature programme.



# 24-HOUR HELP

## for residents in need

We are working in partnership with an organisation to provide round-the-clock expert, confidential support and guidance for all our residents wherever and whenever you might need it.

The **Tenant Support and Wellbeing Service**, run by Life &

Progress, is a dedicated telephone and online support service which is free and confidential to use **any time of day or night**. The service includes access to in-the-moment support, legal, financial and general information specialists, an online portal and a live chat

function for those who may not feel comfortable picking up the phone to call.

Some of the issues covered by the support service include, but are not limited to:

Emotional Support	Financial Guidance	Legal Guidance	General Information	Childcare / Dependant Care Info
Anxiety and depression	Debt	Consumer issues	State benefits	Local childcare services
Managing feelings of anger	Cost of living support	Motoring offences	Harassment at work	Parenting teenagers
Bereavement	Investment	Insurance	Redundancy	Taking on a caring role
Relationship breakdown	Pensions and savings guidance	Credit agreements	Family concerns	Benefits & grants

### Confidentiality

The support service offered by Life & Progress is fully confidential. When you contact them, the only information they require is that you tell them you are a Wales & West Housing resident so that they can confirm you have access to the service. The person on the end of the line will ask your name, but this is purely to build a rapport with you; you don't have to give your real name if you don't want to.

### Cost of living financial support

Financial stability is the top of many people's list at this time of year. The Tenant Support and Wellbeing Service has direction and guidance on how to feel more confident with your finances.

- **Use the online portal**  
The online portal [www.tsws-assist.co.uk](http://www.tsws-assist.co.uk) has a wealth of tools under the 'Finance' tab to help you gain confidence and control in your own finances. These include a handy debt diagnosis tool, budget planners, self-help articles, webinars, handy tips sheets, phone line to a debt counsellor/advisor.
- **Call the TSWs freephone information specialist**  
Financial guidance is available on the free-phone number offering confidential, impartial and up-to-date guidance on what support is available to you. For example, Government benefits, as well as steps you can take to better manage your finances.

- **Call the TSWs freephone counsellors**  
Finances can have a direct impact on our mental wellbeing, so the service provides free and confidential access to experienced, highly qualified counsellors who are on hand anytime. **You don't need a specific reason to call.** In times of turmoil, you may be experiencing feelings that you can't quite explain. Their counsellors are free and available to talk to 24/7/365 days a year. So, if you're feeling uneasy, stressed, anxious or any other way, PLEASE call 0330 094 8845.

We are providing this support because we care about our residents and want you to have the highest level of care and support possible.



**Your key to free and confidential advice and support when you need it most**

**Tenant Support and Wellbeing Service**

Freephone: **0330 094 8845**

Website: **www.tsws-assist.co.uk**

Username: **walesandwest**

Password: **resident**

# 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 focussed on life and work.

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

[www.tsws-assist.co.uk](http://www.tsws-assist.co.uk)

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.

# How to make money from CLUTTER

There are many ways you can have a bit of a clear out and raise a bit of extra cash. In the last few years online buying and selling has grown in popularity.

Here we have listed some of the most popular places to buy and sell 'pre-loved' second hand items.. Everyone has different experiences, so please check it's right for you and make sure you are comfortable with any fees and memberships before using them.

## Vinted

One of the most popular platforms among buyers and sellers, selling mainly clothes and some home decor.

There is no fee to sell items on Vinted – unless you want to boost your items. The buyer pays for the item, the delivery and insurance fees. Sellers receive payment from Vinted once the item has arrived with the buyer and they have

either confirmed by clicking a button to say 'everything is ok' or two days elapse after delivery and no dispute has been raised. There are no refunds for items that don't fit, or if the buyer changes their mind, only if they tell Vinted that the item is not as described, broken, dirty etc.

[vinted.co.uk](https://www.vinted.co.uk)

## Facebook Marketplace

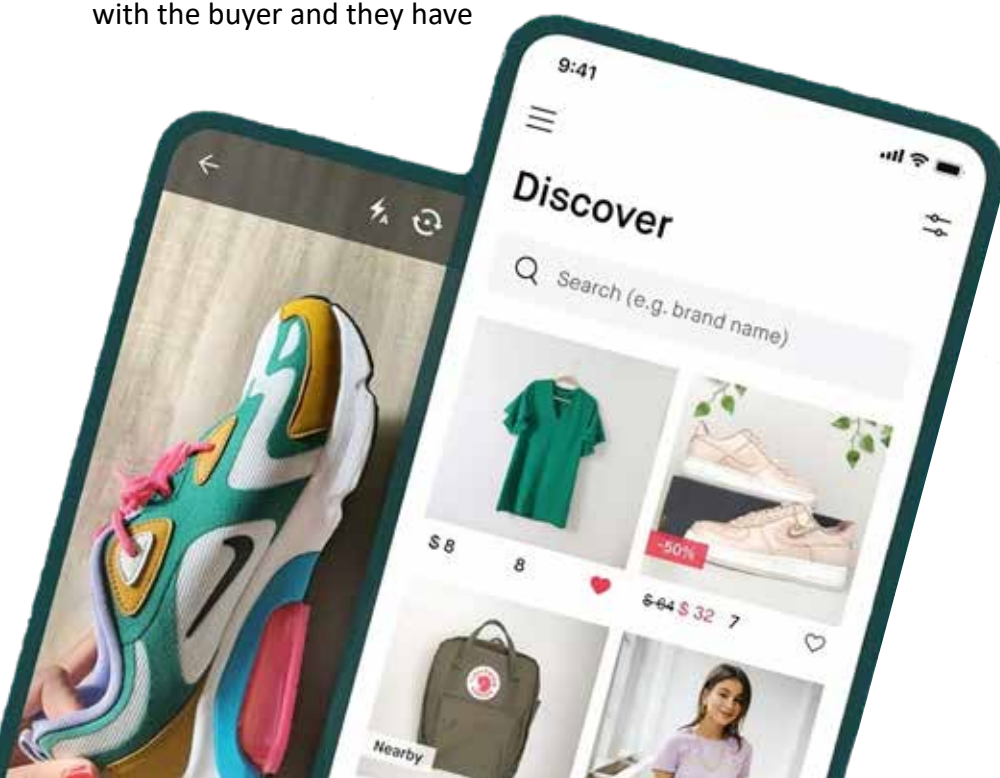
A popular site for buying and selling, specialising in local areas. You can buy or sell everything except services, animals, healthcare such as thermometers, and illegal items. Buyers have no financial protection through Facebook if they are not using Facebook Pay (which charges a fee).

[facebook.com](https://www.facebook.com)

## Gumtree

An online classified advert site for buying and selling pretty much everything if it's legal and doesn't cause harm. It's advisable to arrange to see the item first and pay for the item using a trusted online method. Standard adverts are free to place for private sellers, but add-ons such as website links or 'featured' adverts have fees.

[gumtree.co.uk](https://www.gumtree.co.uk)



## eBay

One of the longest-running, most established selling sites, selling pretty much everything except prohibited items such as firearms, pets and alcohol. Some items are sold through auction, others are 'buy it now'. Items can be paid for through online platforms such as PayPal, credit cards or Apple Pay. Sellers are paid directly into their bank account.

Listings are usually free, but sellers pay a final value fee and a fixed charge per order.

[ebay.co.uk](http://ebay.co.uk)

## Freecycle

Originally set up to reduce waste, save resources and reduce landfill by giving unloved and unwanted items a new lease of life by offering them to other people in your local community.

Like the name says it's all free, everything that's legal and not age inappropriate is potentially available. You need to sign up for free membership and arrange to collect items from the person giving them away.

[freecycle.org](http://freecycle.org)

## Preloved

A classified ads veteran. Membership is free and you can place unlimited adverts for everything except illegal and age-inappropriate items.

There are also fee-paying memberships that offer better access and more benefits. Also has a Freeloled section where items are given away free.

[preloved.co.uk](http://preloved.co.uk)

# Top tips for shopping safely online

Consumer experts at Citizens Advice have the following tips for buying and selling on online marketplaces.

### 1. Buyers, do your research

Check the item description and photos, where it is being shipped from and the contact details of the seller. Read the reviews for the person you are buying from, as these could flag potential issues, but be aware that exaggerated comments may not be real.

### 2. Only send and receive

money through the online marketplace app or website. Bank transfers have limited protection if things go wrong, so avoid using them. Instead, use the online marketplace app, debit/credit card or PayPal Goods and Services (not Family

and Friends). Take a screenshot of your transactions, the advert of the item and the buyer/seller's details, in case things go wrong.

### 3. Spot fake goods

If the seller claims that the item is from a popular brand, check that it's genuine before splashing your cash. Research the features of the genuine product (e.g., engravings or specific details that would be hard to copy) and check whether you can see these in the seller's photos of the item. Compare the price of the item you want to buy to similar items online - if a deal appears too good to be true, it probably is. Ask the seller for receipts or proof of authentication and see whether they have the original packaging. You can

report traders who sell fake or counterfeit goods to Trading Standards via the Citizens Advice Consumer Service [citizensadvice.org.uk](http://citizensadvice.org.uk)

### 4. Know your rights

The 'buyer beware' principle applies to individual sellers on online marketplaces. If the seller doesn't describe the item accurately or uses photos of a different item in the advert, the seller must offer a refund.

5. If you do have a problem - contact the buyer or seller and explain what has happened, how you'd like them to fix it and give them a deadline to respond. If you can't resolve the issue this way, see if there's an alternative dispute resolution service that you could use.

For more information and extra guidance on your rights, you can contact the Citizens Advice consumer helpline on 0808 223 1133 or on 0808 223 1144 for Welsh-language speakers. Web: [citizensadvice.org.uk](http://citizensadvice.org.uk)

# Direct Debits

## due over the Christmas holidays

If your Direct Debit is due to be paid to us on 24, 25, 26 or 27 December you won't see this come out of your bank account until **Wednesday 28 December**.

If your Direct Debit is due to be paid on 31 December or 1 or

2 January you will see it coming out of your bank account on **Tuesday 3 January**. As we submit the payment file in advance it may, however, show as a pending transaction and affect your cleared funds over the bank

holiday.

Please note that we will not be able to process any changes to Direct Debits after Monday 19 December until Tuesday 4 January.

# Struggling with your rent this winter? We can help

Christmas can be a costly time and, with the cost of daily living rising, there are more pressures than ever on household budgets this year.

If you are struggling to meet your rent payments, or think there might be a problem with your Direct Debit rent payments over Christmas and new year,

don't hide away. Talk to your Tenancy Support Officer or Housing Officer. They have access to advice and support for those in need and will work with you so that your rent payment plans take into account your financial situation.

It's more important than ever to manage your household budget so that your rent arrears don't build up. Check out the Cost of Living page on our website for more advice from our Tenancy Support Officers on how to manage your finances.

<https://www.wwha.co.uk/en/cost-of-living/>



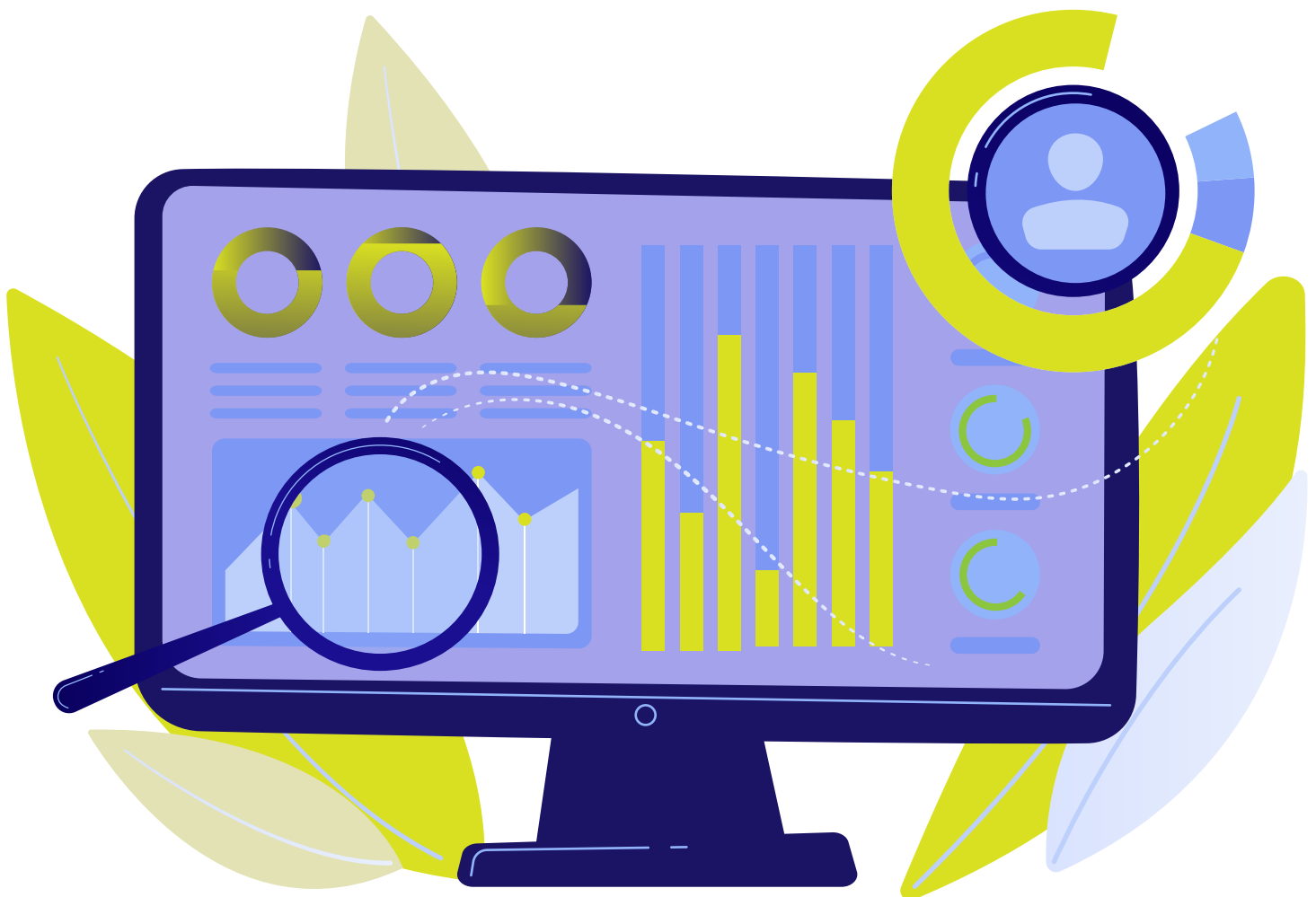
# How are we performing?

Welcome to latest edition of our quarterly report which gives you information about our performance for the three months between July and September of this year. The information, both good and bad, shows you how well we are doing and allows every resident to comment and ask questions about our performance and what we are doing to improve. With over 12,000 homes and 20,000 residents we work hard to get it right every time and this is a summary of the key actions we have taken to get better.

For repairs, we look at those jobs where we couldn't fix it on the first visit, to make sure we have the right stock on the van and, for all types of jobs, we have struggled to employ enough electricians, which is why some repairs and works to empty homes are taking longer. We are working hard to recruit new staff and with the builders merchants for our van stock. We are also working with Careium, our out of hours telephone provider, to assist them to train new staff, so we can help improve call answering times.

Finally, we have been exploring actions we can take to help with the cost of living. We have put more staff into tenancy support to help residents who are struggling, and are investing more on loft insulation and replacement boilers.

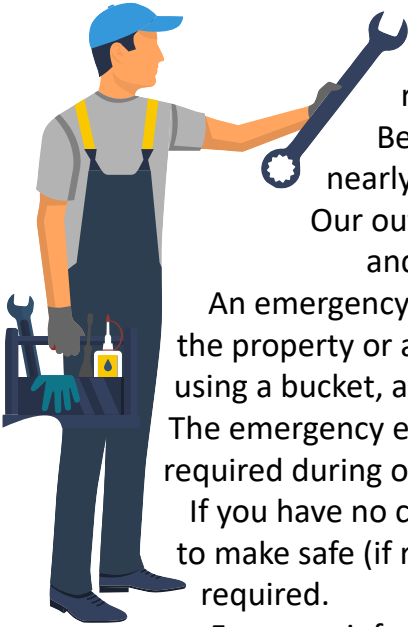
We work to improve our services based on your feedback. If you would like to have your say, or get involved in shaping our improvements, please email our Resident Participation Strategy Officer, Claire Hammond, [claire.hammond@wwha.co.uk](mailto:claire.hammond@wwha.co.uk).



Between July - Sept  
we completed

**7,906**  
repairs

# Repairs and maintenance



As we head into the winter months, our heating engineers are on call and dealing with the increasing number of emergency heating repair calls.

Between October 2021 and April this year, our emergency call operators took nearly 600 heating-related calls.

Our out of hours heating engineers deal with emergencies only between 6pm and 8am Monday to Friday and on weekends.

An emergency is usually where there is a risk to safety, a risk of extensive damage to the property or an uncontrollable leak from a heating system that cannot be contained using a bucket, and is causing extensive damage to your home or surrounding properties. The emergency engineer will make this safe and a further call out may be required during our working hours to complete the repair.

If you have no central heating or hot water, a Cambria engineer will attend to make safe (if required) and provide temporary electric heating – if required.

For more information about emergency heating repairs, visit our website:  
<https://www.wwha.co.uk/en/report-a-repair/out-of-hours-heating/>

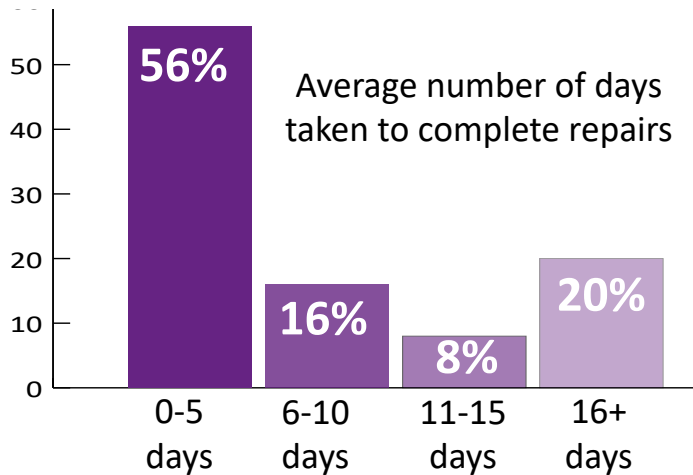


Scan here to visit the repairs section on our website.

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



Between July - Sept we fixed **7 out of 10** repairs on our first visit.



**Electrical repairs**  
7 days average

**Heating repairs**  
5 days average



Satisfaction rating for our repairs service



Between July - Sept  
**100%**  
of arranged appointments were kept



## Keeping you safe

In your homes, between July and September we carried out:

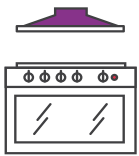
**9,671** gas services/  
safety checks **>** **99%**  
**11,241** electrical tests **compliant**

In communal areas of our schemes, we carried out:

**306** fire risk assessments  
**185** asbestos inspections  
**79** water checks



Between July and September this year we installed



**116**  
kitchens



**50**  
bathrooms



**113**  
boilers



windows in  
**40** homes



**66** front doors  
**24** back doors



Between July and September  
this year we started  
retrofitting

**63 homes**

with new technologies  
such as PV (solar) panels, air  
source heat pumps, and new  
windows and doors to make  
them more energy efficient  
and produce less carbon.

### Your feedback



**You liked:**

- Appointments kept
- Easy to report



**What you want to see  
improve:**

- Quality of workmanship
- Repair did not stay fixed

# Rents

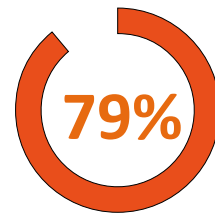
With tough times ahead we appreciate that many household incomes are stretched.

Our Tenancy Support Officers and Housing Support staff are working harder than ever to help residents manage their rent payment plans and access extra financial support.

Between July and September this year they helped residents secure **£35,000** in Discretionary Housing Payments.

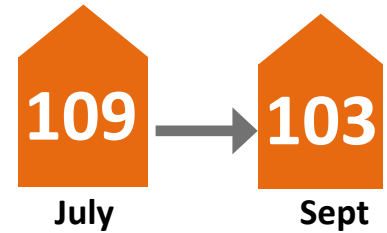
As demand increases, we are providing more TSOs across Wales to help residents.

Our rent collection levels remain high with the number of residents in arrears dropping from 836 in July to 752 at the end of October.



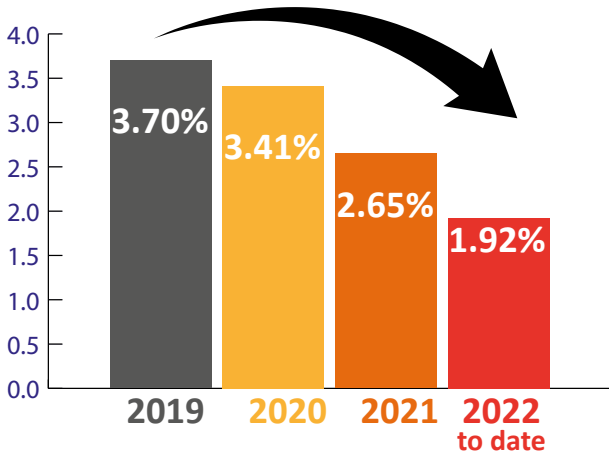
Almost 8 out of 10 residents are keeping to the repayment arrangements we have agreed.

This has remained at over 80 per cent for the last two years. If you are struggling to meet your agreed plans speak with us – we can help.



109 residents were in high level arrears at the start of July. This dropped to 103 by the end of September.

## RENT ARREARS



6,476 people are paying by Direct Debit, which is the simplest way to pay your rent

6,476

# Anti-social behaviour

We are currently dealing with 77 new cases of more serious incidents, a slight reduction on the previous three months. During the same time, between July and September, there were 247 reports of lower level ASB, with the most common issue (1 in 5) being noise.

## Your feedback

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



### You liked:

- Feeling supported



### What you want to see improve:

- Helping you to feel safe



The three most commonly reported issues are:

- Neighbour dispute
- Domestic abuse
- Noise



# Lettings

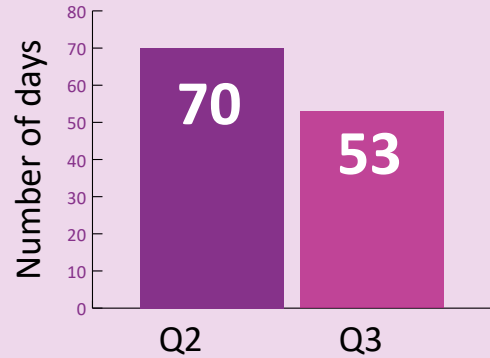


We let **214** homes during July - Sept

More than 1 in 3 were let to homeless people and those living in temporary accommodation.

52% were offered to and accepted by the first applicant on the common housing waiting list.

## Re-letting our properties



We are also improving the time it takes to relet vacant homes from 70 days in Q2 to 53 days this quarter.



### You liked:

- The support received
- Location of property
- No repairs needed

Your feedback



### What you want to see improve:

- Outstanding repairs
- Not suitable for needs
- Repairs not completed before moving in



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

# How we run our business

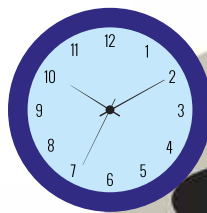
Between July and Sept we received

**264**

calls per day about repairs and heating and

**150**

calls per day about rent, lettings, housing advice or ASB



The busiest time to call our repairs line this quarter was 9am – 10am and 10am - 11am for our housing support lines. Our phone lines are usually quieter in the afternoons.

## Complaints

In total we received

**16**  
complaints

That's 11 fewer than the previous quarter

The average waiting time for residents calling:

- our repairs team was **20 seconds**
- our gas servicing team was **16 seconds**
- our housing support team was **1 minute 4 seconds**

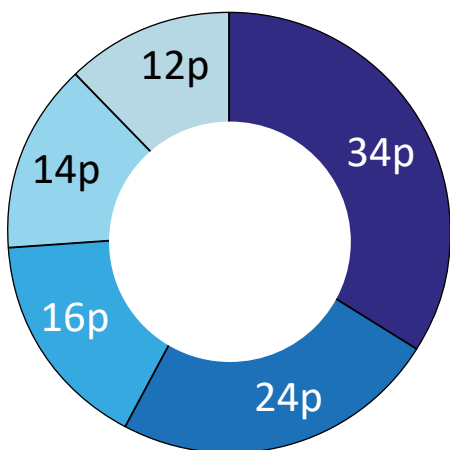


# How we run our business



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

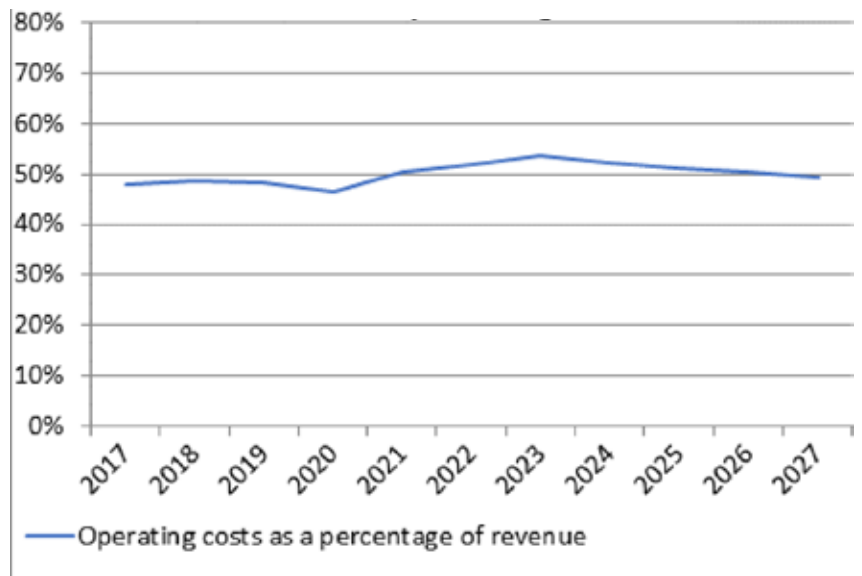


- Maintaining and upgrading our homes
- People
- Interest on loans
- Overheads
- New homes

## 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.





# 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 rents 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**

# What makes a home?

We visited some of our new developments across Wales to find out what makes you happy.

## SOUTH

More than 340 people now call Ffordd Yr Haearn home.

The final residents moved into the 100-home development in Grangetown, Cardiff, in the summer.

Built in partnership with Cardiff Council and Welsh Government, Ffordd Yr Haearn is a mix of 1 and 2 bed apartments and 2,3 and 4 bed houses and sits next door to the city's Ikea store.

Mum Stephanie Clements said: "The house itself is perfect. It's spacious, modern and brilliant for

keeping the heat in."

Stephanie and her two children were among the first residents to move in last year, having moved from the Channel View area following Cardiff Council's redevelopment plans.

"The area is quieter and safer with more privacy due to a spacious fenced back garden. The children feel safer and more relaxed too as there is less traffic."

Play worker Jess Emslie, age 21, is turning her life around after moving into her new apartment

at Ffordd Yr Haearn, with her two pet dogs. She says: "I feel like this is a place I can really call home."

Stephanie & Jess were among some of the residents who recently met with Cardiff Councillors Lynda Thorne, Cabinet Member for Housing and Communities, and Ashley Lister and Abdul Sattar, together with Wales & West Housing's Group Chief Executive, Anne Hinchey, and some Board members during a visit to the homes.



## WEST



Residents who have moved into Clos Y Porthmyn, Abergwili, Carmarthen say they are “easy to heat.”

Care worker Elsbeth Jenkins said: “I am very happy here. I had lived in my old house for 40 years, so it was a big decision to move. We had a big garden and when my husband passed away suddenly,

I could no longer manage to look after it on my own.”

Mrs Jenkins and her son downsized from their larger family home near Llandeilo to be closer to her daughter and grandchildren.

“As soon as I moved in here, I knew I had made the right decision. It’s a small development

and I have got to know my neighbours. The house is lovely and warm. It’s easy to heat and clean and the garden is much easier for me to manage.

“I am closer to my daughter and my friends and nearer to town for shopping and going out.”

The small development of 6 new 2-bedroom houses and 1-bedroom apartments is our first affordable housing development in partnership with Carmarthen County Council and is built on the site of a small grazing paddock formerly owned by the Church in Wales.

Deputy Leader of Carmarthenshire County Council, Cllr Linda Evans, and local ward member Cllr Neil Lewis joined the authority’s Head of Housing Jonathan Morgan and Wales & West Housing (WWH) Deputy Group Chief Executive Shayne Hembrow recently to visit the new residents.

## NORTH

Residents have moved into our new development of eco-homes in Northop, Flintshire.

Six new properties have been built on the site of a former church by Beech Developments, supported by Welsh Government funding.

The homes contain innovative energy-saving features including timber frames, triple glazed timber windows and sustainable drainage.

“At first I was quite nervous about moving into an eco-home but I sat down one night and read all about them and



I’m quite excited now really,” said one resident.

“I’ve estimated that it will reduce my electricity bills by half

at least compared to where I was living before.

“We are going to have a great life here.”



# Try **D.I.Y.** this season - and save money

'Tis the season for saving money and reducing waste (i.e. unwanted gifts). For many, the lasting memories of Christmas are not about finest turkey and beautiful baubles - it's the experiences. Whether that involves spending more quality time with children, parents, carers or friends, here are some ideas for low-cost and thoughtful gifts.

## Make your own memory jar

A lovely idea to make with children. Gather photos, write memories, or draw pictures of the person the gift is for on pieces of card (about the size of a business card) and pop them in a jar or box. They will appreciate the thought and find comfort in their memory jar at the end of a long or difficult day.



## Give kids snowman soup

A favourite for the young children – wrap hot chocolate, marshmallows and some choc chips in a cellophane cone and label as 'snowman soup'.



## Swap real cheques for Christmas cheques

Pledge to do something nice for a family member, friend or neighbour. It could be a simple chore like washing grandpa's car, helping granny with her spring cleaning, making breakfast in bed for a parent or partner, or offering to baby-sit for a new parent in the family. Giving your time could be the best present. Download and print and fill in your free Christmas gift cheque from the Money Saving Expert website site on <https://www.moneysavingexpert.com/shopping/xmas-gift-cheques>

### MoneySavingExpert

**Official Christmas Cheque** 25-12-21

This gift voucher entitles the bearer to: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signed: \_\_\_\_\_

Authorised by: \_\_\_\_\_

**Terms and conditions:**  
 Must be redeemed by ...../...../..... - by order of Santa.  
 NOT subject to availability – redeem at (good) will.  
 Voucher bearer must have a very Merry Christmas.



## Try the 12 dates of Christmas for a loved one

Plan a date for each month of the new year. It doesn't have to be elaborate, it could be a summer picnic in the park, a wintry walk in the woods, a trip to a museum with free entry or a trip to the nearest beach to watch the sunset. Once you've planned the dates, write each one on a decorated card and pop them in an envelope (labelled for each month). Place them all in a decorated gift or shoe box. You could also adapt this idea for younger family members with 12 days out.

## Try a Secret Santa

If you really want to buy a gift, it doesn't have to be expensive.

Money Saving Expert's Martin Lewis has been campaigning for some time for not giving to the ever-widening list of friends, extended family and colleagues.

He says: "Make a No Unnecessary Present Pact (NUPP) with friends, or why not agree to do a Secret Santa among friends or the adults in your family?"

To do this, first set a spending limit, then put everyone's names into a hat. You then draw out who you're buying for. So, you only buy and receive one gift, usually within the set spending limit. To avoid buying unwanted gifts, you could ask each person to give three suggestions for the gifts they would like or find useful. There are a number of online tools to help like [drawnames.co.uk](http://drawnames.co.uk) or [elfster.com](http://elfster.com)

## Buy second-hand

As well as helping you save money, buying second-hand gifts can also help the environment.

There are stacks of websites that sell second-hand, nearly-new and new items in good condition for a discounted price, such as Preloved and Gumtree, as well as places like Facebook

Marketplace. See page 12 for online marketplaces and tips to stay safe when buying online.

## Make your own gift wrap

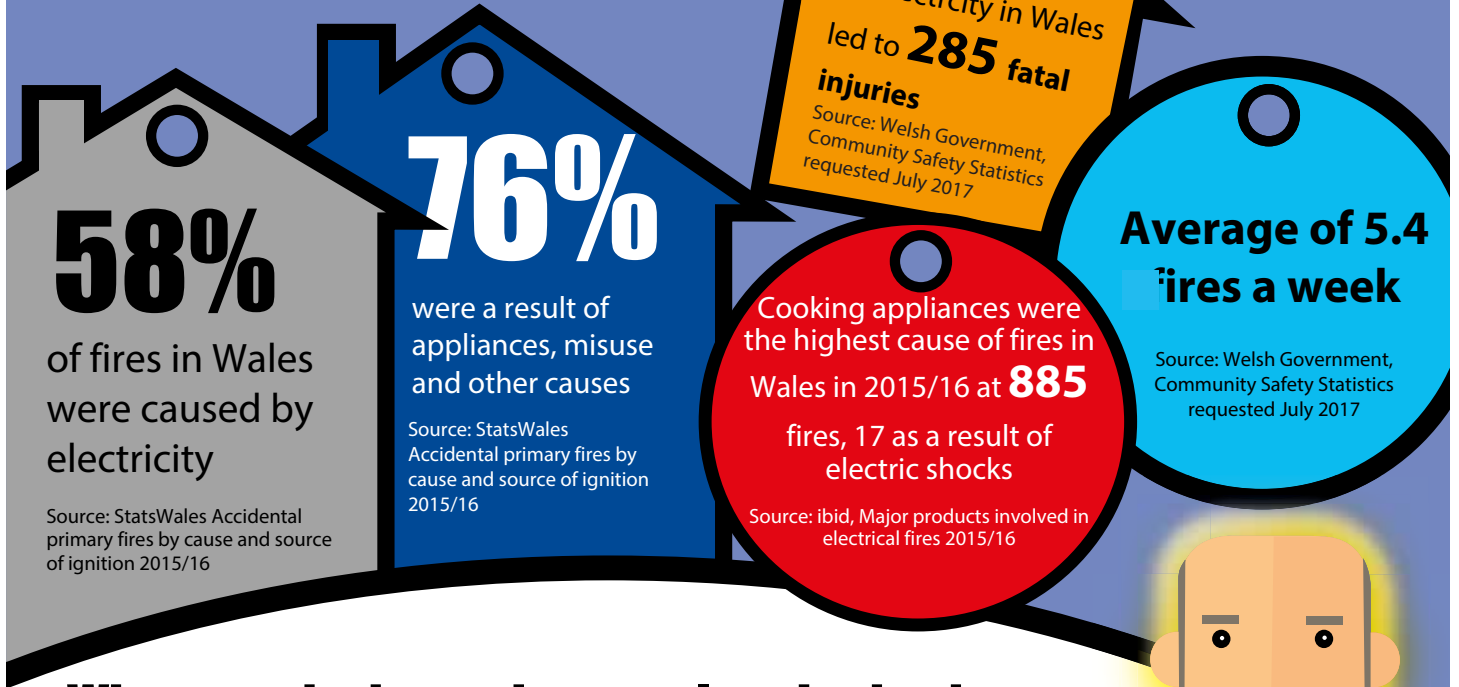
If you are planning to give actual gifts, there are ways of saving on wrapping paper. You could recycle wrapping from gifts you've already received by opening carefully, folding neatly and keeping in a bag. You can start saving this year ready for next year. When wrapping gifts don't use too much tape, or use string instead, so it's easier to open and reuse.

Or you could make your own by recycling brown paper from a certain online shop's packaging. Iron the brown paper and stencil using paint and Christmas-themed foam stamps if you have any. You can make your own stencils by cutting tree or stocking shapes from an old shoe insole or piece of foam and sticking to a piece of cardboard.



# LET ME IN!

We are duty bound to conduct regular electrical maintenance checks to make sure your property is safe.



## When your body receives an electric shock:

- 1 Muscles tighten up, making it almost impossible to let go of the equipment
- 2 Lungs constrict, making it hard to breathe.
- 3 Heart constricts and blood vessels tighten.
- 4 Burns occur where electricity enters and exits the body.

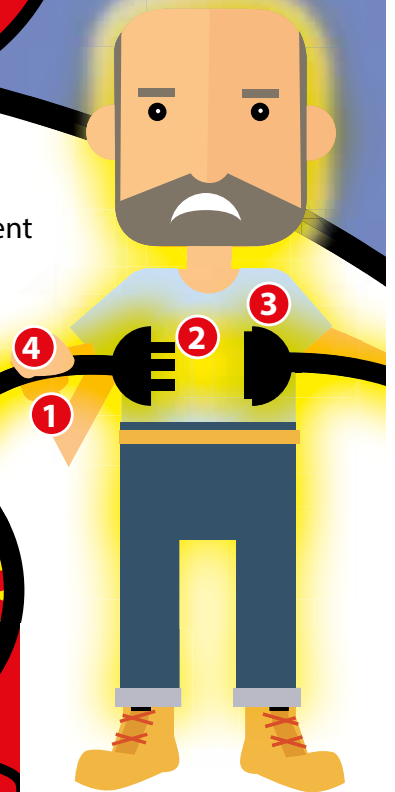
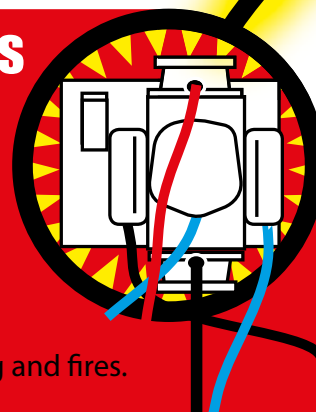
## Electricity: The Do's and Don'ts

### DON'T DO IT YOURSELF!

- ⊘ DIY wiring can:  
Lead to electrical parts overheating, causing fires, shocks and death.

### DON'T OVERLOAD SOCKETS

- ⊘ Plugging too many devices into one socket, and over-using extension leads, can lead to overheating and fires.



### ✔ DO BUY REPUTABLE ELECTRICAL GOODS

Cheaper, 'unofficial' electrical products such as phone chargers may not meet safety regulations, increasing the risk of fire.

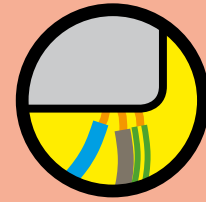
### ✔ DO ALLOW ELECTRICAL INSPECTIONS TO TAKE PLACE

Regular checks are the best way to be sure that electrical installations are safe and to spot potential problems before it is too late.

## It's the LAW

### What we must do regarding electrical installation maintenance

- 🏠 We must ensure that the electrical installation and electrical equipment we own in your property is safe
- 🏠 We must ensure your property is free of any serious electrical hazards including:
  - 🚫 Exposed wiring
  - 🚫 Overloaded sockets
  - 🚫 Poorly installed electrical systems
- 🏠 We must ensure that any threats from accidental fires are minimised through:
  - 🚫 Ensuring Residual Current Devices (RCDs) are fitted.
  - 🚫 Ensuring the distribution board and wiring are regularly checked and maintained.
- 🏠 We must make sure any electrical work complies with the Building Regulations in particular Part P. Some work (including new circuits, alterations to existing circuits in bathrooms, and replacement consumer units is notifiable). This must be verified by the issuing of a Building Regulations compliance certificate.
- 🏠 It is recommended best practice that we arrange for an Electrical Installation Condition Report (EICR) to be carried out at least every five years. EICRs are important to verify the electrical safety of properties and spot hazards.



## What we'll do

### When we visit to check the electrics in your property we will:

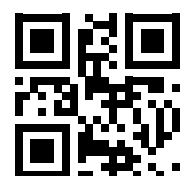
- 🏠 Conduct a visual inspection of the electrics, checking:
    - ✓ The electrical intake (where the electricity enters the property, near to the consumer unit/fuse box)
    - ✓ The consumer unit
    - ✓ The main protective bonding (which connects pipework with the electrics in a property)
    - ✓ Any fixtures and fittings (such as light fittings and sockets)
    - ✓ The state of wires and cables
  - 🏠 Send a qualified, competent electrician, who may undertake a Periodic Inspection which will result in the creation of an EICR.
  - 🏠 Carry out any necessary repairs or remedial work.
- Please allow up to 4 hours for checks to be completed adequately.**

**If you are concerned about the electrical installation  
in your property, contact us on  
0800 052 2526**



NA/TA/SH/0818 v1.0

This infographic was compiled by the Electrical Safety Roundtable's Social Housing Sub-Group



# Share your worries

## - to protect your mental health

Financial worries and health concerns can lead to stress and anxiety, as well as a loss of motivation.

It's important to look after your own mental health as well as check on others, particularly older or vulnerable people who may be suffering in silence. Connecting with neighbours, family and your community is a good way to protect your own mental health too.

Share your worries or concerns with a trusted friend or family member, say experts at Cardiff and Vale University Health Board. This can help you to decompress, as well as allowing you to feel emotionally connected to those around you, minimising feelings of loneliness.

### Stay active

Exercise can play a key part in protecting mental health. Getting outside daily can boost your energy levels, alertness and can contribute towards a positive mood. Regular physical activity can increase your self-esteem and can reduce the risk of stress, anxiety and depression.

### Online support

SilverCloud is an online supported self-help service that uses a series of Cognitive Behavioural Therapy (CBT) programmes to help with mild to moderate levels of depression, anxiety or stress. It is suitable for people aged 16+ who live in Wales or are registered with a GP in Wales and not receiving secondary or tertiary

mental health services (e.g. not under the care of a psychiatrist or psychologist).

To use the service, you need to sign up and complete some questionnaires to make sure it is the right service for you. In some instances, you may be asked to participate in a telephone call to assess your suitability.

The SilverCloud Wales online programmes are clinically-validated, easy-to-use, interactive and designed to support your mental health and wellbeing.

For best results the programmes are designed to be used 15-20 minutes a day, three to four times a week over 12 weeks.

For more information and to sign up, visit [nhs.uk](https://nhs.uk).  
[silvercloudhealth.com/signup/](https://silvercloudhealth.com/signup/)



# Struggling to cope? It's OK

The charity Samaritans say that if you're feeling low or struggling to cope, it's a common feeling and you are not alone. Many people struggle to cope at one point or another and going through a range of emotions during this time is common.

The charity advises talking about how you feel. This can help put things into perspective and help you to feel more positive about the future.

## Identify trigger situations

There are all sorts of reasons why you may be finding it hard to cope. Often it's due to a combination of things.

Perhaps you're going through:

- relationship and family problems
- loss, including loss of a friend or a family member through bereavement

- financial worries
- job-related stress
- college or study-related stress
- worry about current events
- loneliness and isolation, or struggling with self-isolation
- depression
- painful and/or disabling physical illness
- heavy use of or dependency on alcohol or other drugs
- thoughts of suicide.

## Ways to help yourself

- Make time for yourself, relax and do things you enjoy
- Eat healthily; get plenty of sleep and exercise
- Spend time with people you love
- Talk about your problems with people you trust
- Be proud of what you're good at, as well as aware of what you struggle with

- Pay attention to what you're feeling.

## Relaxation exercises

Controlled breathing might sound simple, but controlled breathing can be a useful tool for feeling calmer quickly and reducing feelings of stress and anxiety.

This technique is easy to memorise and can be practised almost anywhere. **Practise this for as long as you need to feel the benefits.**

To practise this technique, all you need to do is this:

- Breathe in for four seconds
- Hold your breath for four seconds
- Breathe out for four seconds
- Wait four seconds before repeating

## Ways to get in touch with Samaritans

Phone: free 24-hour phone line

# 116 123

Email: [jo@samaritans.org](mailto:jo@samaritans.org)

Web: [samaritans.org/wales](https://www.samaritans.org/wales)

If you would like emotional support in Welsh, Samaritans has a free Welsh Language Line and letter writing service. Call

# 0808 164 0123

between 7pm – 11pm every day.



# Saving money on your **food shop**

Food shopping is an essential part of our lives, especially over the holidays. 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.

## Make a list, and check it

Write your shopping list in conjunction with your meal plan and you won't just be less likely to forget anything, you'll also find that you're less likely to go for impulse buys.

## Find a food shopping routine

Where you can, try to get into a regular routine with your food shop – this will help limit the need for lots of extra shopping trips (and the potential that brings for extra spending).

## Shop own brand

Own brand products are just as good as their branded cousins, while being a fraction of the price. Don't forget to compare the unit price or the cost by weight to make sure you're getting the best deal.

## Avoid pre-prepared fruit and veg

It's undoubtedly more convenient to buy pre-prepared fruit and veg but you'll pay a premium. Similarly, mashing your own spuds

might take a bit longer, but you'll certainly save a little by buying these instead of ready-made. If you do need some pre-prepared foods, try the freezer aisle for longer shelf life and, usually, cheaper prices, too.

## Look at the labels

Best Before and Use By dates can be complicated, but if you're in the business of saving money on your supermarket shop they're worth thinking about. Keep an eye on the Use By date to make sure you're giving yourself enough time to use it.

## Shop at the end of the day

Depending on when you do your shopping, you might find that there are some yellow-stickered clearance bargains to be had because perfectly good fresh food is approaching the date on the label. Even if you can't use it straight away, it's still great for freezing (check it can be frozen on the label first). You can freeze right up to the Use by date too. Yellow stickers tend to go on towards the end of the day, so time your shop right and you might just be able to snag a great price.

## Buy what you need

If you have a local greengrocer or market nearby, you can buy just the amount of fresh fruit and veg that you need.

## Buy one or two products that help you use leftovers

Make your food go further by investing in one or two inexpensive items to help you make the most of your leftovers – conjuring up extra meals will mean you have less to buy overall, saving money as well as food. For example, tasty stock cubes, pots or pastes can turn leftover veg into a lovely soup, and a bag of rice or baking potatoes will help you make a meal out of leftover chilli or curry.

**TOP**

**TIPS**



Keep hold of those plastic containers from any takeaways, they're great for freezing portions of leftover meals to turn excess food into homemade ready meals.



## The cost of cooking

Air fryers and slow cookers seem to be all the rage this winter as cost-conscious householders look for ways to save on energy costs. A recent report, which compared the cost of running cooking appliances each year, found that the electric cooker was the most expensive to run, costing an average of **£316 a year**, while the microwave oven was at the other end of the scale costing around **£30 a year**.

Other cooking costs are:

- Gas cooker **£120 a year**
- Part-electric, part-gas dual cooker **£264**
- Air fryer **£52**

Naturally these figures are based on an average amount of time and will change depending on your use.

The Citizens Advice website has a useful tool for measuring the cost of running electrical items in

your home from games consoles and broadband routers to tumble driers and towel rails.

To find out what your appliances cost, visit:

[citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use/](https://citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/check-how-much-your-electrical-appliances-cost-to-use/)

## Christmas chicken braise

A hearty alternative to a roast dinner using cheaper chicken thighs



**SERVES 6**

### INGREDIENTS

- 12 chicken skin-on thighs
- 1 packet chipolata sausages
- 1 tbsp olive oil
- 500g carrots, sliced
- 2 leeks, sliced thickly
- ½ tsp dried thyme or few sprigs fresh thyme
- 150ml double cream or crème fraîche
- 1 tsp English mustard
- 500ml (half a litre) boiling water and 1 chicken stock cube

### METHOD

- Set the oven to 180°C/ gas mark 4
- Heat a large frying pan and add the chicken thighs, in 1 or 2 batches, skin-side down. Cook until the skin browns well, then turn them over and cook for another couple of mins. Take them out and set aside.
- Cut each sausage in half, then cook for 5 minutes in the same pan. Add to the chicken.
- Drain off the fat from the pan. Add the oil and, when hot, add

the carrots and leeks and cook for about 5 mins. Then spread the veg out in a large baking dish or roasting tin. Add the sprigs of thyme.

- Season well. Put the chicken thighs and sausages on top. Season again and pour in 500ml stock - enough to almost cover the meat. Cover with foil or a lid. Cook for 30 mins, take off the foil and cook for a further 20 mins.
- Pour off the stock from the pan into a jug. Cover the chicken

with foil to keep it warm.

- To make a sauce - pour approx 300ml of the stock into a small pan and boil until it reduces by about half. Stir in the cream or crème fraîche, whisk well and simmer for a few minutes. Add the mustard and seasoning.
- Serve the sauce with the chicken, along with potatoes, beans and peas, if you like.
- Serve with cranberry sauce.
- TIP: Put some potatoes and parsnips in the oven to roast at the same time, if you like.

# Turkey tomato gratin [lovefoodhatewaste.com](http://lovefoodhatewaste.com)

This quick and easy one-pot meal from the Love Food Hate Waste campaign uses up leftover turkey and any leftover green veg.



**SERVES 4**

**PREP/COOK TIME 30 - 45 MINS**

## INGREDIENTS

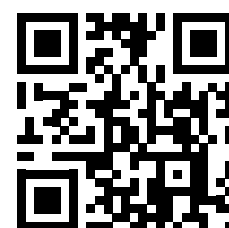
- 400g jar passata or tomato pasta sauce (and any fresh tomatoes that need using up)
- 3 tablespoons double cream/crème fraîche
- Several thick slices of cooked turkey (this recipe works with frozen meat, check what you have in your freezer and make sure you defrost meat thoroughly before cooking)
- 2 chopped mixed peppers (or any colour you have)
- 250g sliced mushrooms
- 2 slices of stale bread (crusts cut off) for breadcrumbs (Frozen bread works well. Defrost at room temperature or toast straight from frozen)
- Grated parmesan for topping
- 1tbsp olive oil

## METHOD

1. If using frozen meat, defrost your meat in the fridge and use within 24 hours, or in a microwave on 'defrost' directly before use. If using defrosted cooked meat, you can only reheat this meat once so only cook what you can eat.
2. Mix the tomato passata or tinned tomatoes with the double cream or crème fraîche.
3. In a wide shallow dish, lay thick slices of leftover turkey.
4. Sauté the peppers and mushrooms and layer on top of the turkey.
5. Pour over the creamy passata, top with breadcrumbs mixed with grated parmesan, and drizzle with a little olive oil.
6. Bake in a medium oven until the turkey is piping hot and the breadcrumbs are crisp and brown.

You can store any leftovers in an airtight container in the fridge for 2 days and reheat in the microwave. (Note, you can only reheat once).

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





# A day in the life of... a Neighbourhood Dispute Officer

***“No-one should ever have to suffer in silence if they are being affected by issues in their neighbourhood”***

Creating and maintaining communities where residents live safely, securely and enjoy a good quality of life is hugely important. When there are potential barriers to this the work of our Neighbourhood Dispute Officers (NDOs), such as Matt Williams, is vital.

North Wales-based Matt is one of six NDOs who help to deliver lasting change in behaviour where there are incidents of anti-social behaviour and neighbourhood disputes in our communities.

This can include everything from issues such as noise disturbance and disagreements over property boundaries, through to issues linked to serious organised crime involving drugs.

NDOs work as part of the housing team, providing an additional resource and specialist skills to deal with complex anti-social behaviour cases.

“The main purpose of our job is to reduce conflict, friction and anti-social behaviour and build safe and secure neighbourhoods,” says Matt, who primarily works in Conwy and Flintshire.

“We work on changing and influencing behaviour and breaking down barriers, by speaking to residents and helping them understand how their behaviour might be making others feel.”

“We will always take a preventative or restorative approach with legal action, such as evictions, always a last case scenario.”

Matt worked in the prison and probation service before joining WWH in 2020, bringing valuable experience of multi-agency working and applying reasoning skills into his new role.

“I work closely with police and other statutory agencies on a regular basis to help resolve issues as effectively and efficiently as possible. No day is the same. You are always dealing with something different and this is an enjoyable part of the job.”

“No-one should ever have to suffer in silence if they are being affected by issues in their neighbourhood and it’s important that residents make our staff aware of any escalating problems”, says Matt.

There are also valuable resources which residents can consult such as the website of ASB Help,

a registered charity which provides advice and support to victims of anti-social behaviour.

“We always advise residents to try and speak to each other in the first instance to resolve any issues,” he said. “It may be that one individual involved isn’t aware they are causing a nuisance, for example, and this in itself can cause friction.”

“But there is a service there for you if you are encountering issues with neighbours and you can contact us through your Housing Officer. We can’t act on anything without knowing about it.”

While issues of ASB can be complex and challenging to resolve, Matt’s role is a rewarding one, where simply applying great communication skills is one of the most effective tools of all.

“The most important thing in the job is being able to speak to people, listen to their point of view and take proportionate action.

“I love my job. We have a great working environment and all of the housing team work closely together to make a difference to residents.”

If you believe you are a victim of anti-social behaviour contact your Housing Officer or visit the **ASB Help** website at <https://asbhelp.co.uk> to find out about support available to you.



# PUZZLES

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

E	L	B	U	A	B	T	R	T	I	N	S	E	L
S	R	F	R	I	E	N	D	S	W	E	E	B	P
S	D	A	E	O	E	R	S	I	N	Y	E	E	U
T	F	D	T	N	E	U	N	O	D	I	E	T	A
T	M	S	R	D	O	T	O	I	E	N	Y	I	T
G	D	Y	E	I	E	N	I	B	O	R	E	R	I
O	L	O	E	R	O	O	T	G	Y	L	K	E	T
O	O	T	Y	E	T	Y	A	N	I	S	R	I	N
S	C	S	N	O	W	L	R	I	O	E	U	N	S
E	B	R	S	I	E	I	O	D	N	C	T	D	D
C	A	K	E	G	C	M	C	D	E	I	I	E	G
R	E	S	E	W	W	A	E	U	S	O	I	E	L
M	T	W	E	R	T	F	D	P	A	R	I	R	M
S	Y	E	I	T	N	E	S	E	R	P	U	N	U

## Wordsearch

WINTERY  
 DECORATIONS  
 FAMILY  
 CAKE  
 ICE  
 TURKEY  
 GOOSE  
 BAUBLE  
 TINSEL  
 SNOW  
 TREE  
 ROBIN  
 TOYS  
 PRESENT  
 FRIENDS  
 REINDEER  
 PUDDING  
 COLD

## How to avoid condensation building up

It is important during winter to ventilate your home as much as possible. Mould is more likely to occur during a damp winter as you are unlikely to open your windows during colder weather.

Black mould growth and condensation in your home are signs that the air is too wet.

### How to help prevent this

- **Reduce the amount of moisture in the air**
- **Avoid drying clothes indoors**  
Dry clothes outside when possible and, if you use a tumble dryer, make sure it's vented to the outside

- **Increase the ventilation in your home**

Open your bedroom window for 15 minutes each morning

- **Check for leaks**

If water is getting in through leaking roofs, blocked or damaged gutters or leaks in your bathroom, report it 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

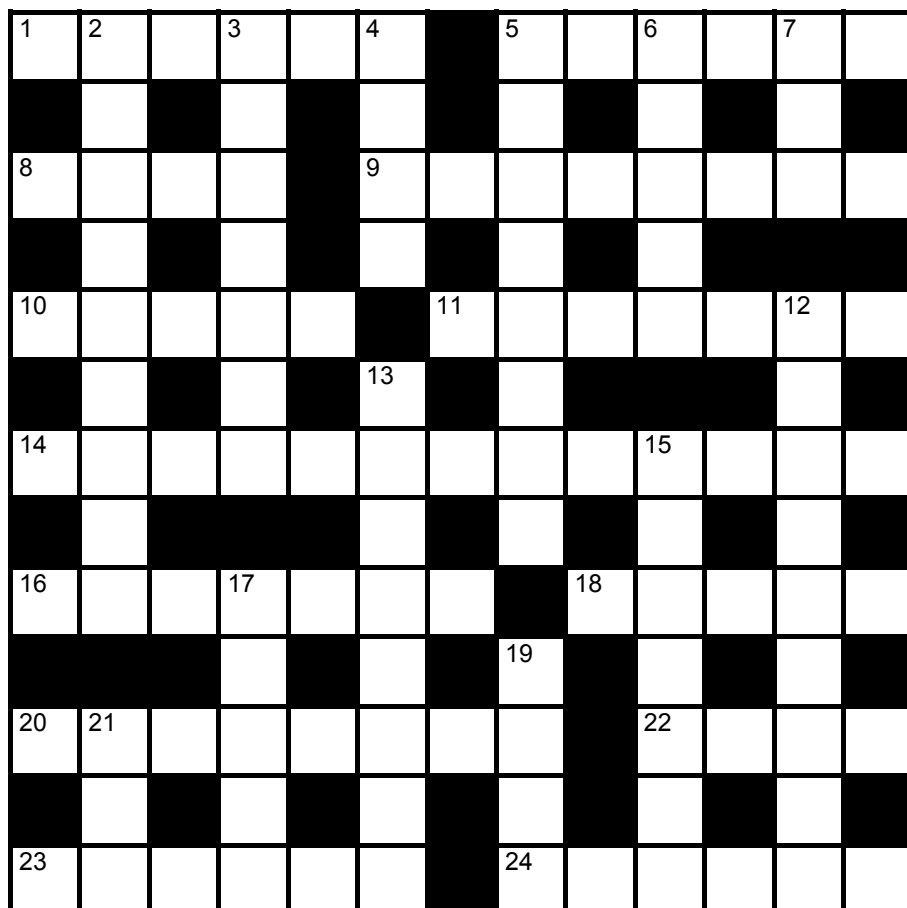
damage or develop into mould. Wipe walls using a towel, tissues, or use a squeegee for windows.

### 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 information and 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)

# Crossword



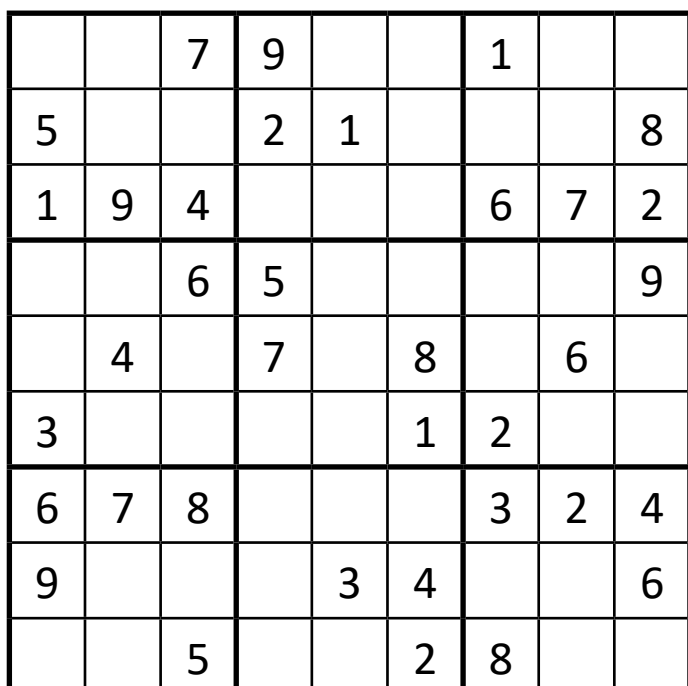
## Across

- 1 Line on a weather map (6)
- 5 Underground passage (6)
- 8 Sharp tooth (4)
- 9 Mariner (8)
- 10 At no time (5)
- 11 Old soldier (7)
- 14 Relating to an area of Arabic-speaking countries (6,7)
- 16 Instructor (7)
- 18 Judge's hammer (5)
- 20 Scratchy (8)
- 22 Brass instrument (4)
- 23 Stroke lovingly (6)
- 24 Critical inspection (6)

## Down

- 2 Free moments (5,4)
- 3 Overly conceited or arrogant person (coll) (7)
- 4 Hasten (4)
- 5 The longest typewriter key (5,3)
- 6 Sharp part of a knife (5)
- 7 Imitate (3)
- 12 Congenial (9)
- 13 Branch of biology that studies heredity and variation in organisms (8)
- 15 Farm vehicle (7)
- 17 Lifting machine (5)
- 19 Transparent optical device (4)
- 21 Constricting snake (3)

# Sudoku





In Flintshire, residents are benefitting from innovative energy-saving features in their new homes.

The six eco-homes at Northop include timber frames, triple glazed timber windows and sustainable drainage.

Turn to page 23.