

The magazine for residents of Wales & West Housing

FREE

In Touch

AUTUMN/WINTER 2024

Are you missing
out on Pension
Credit?

Help with
heating this
winter

Meet our
resident cover
photographer





Christmas closing times

Our offices will be closed to visitors on **Monday 23 and Tuesday 24 December**, however, you will be able to phone us as usual on these days.

We will be closed for Christmas from **3pm on Tuesday 24 December to 8am on Thursday 2 January**.

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, or to pay your rent online please visit our website: wwha.co.uk

If your Direct Debit payments are due over the holidays, turn to page 6 for more information and due dates.

Our 24-hour Support & Wellbeing Service from Life & Progress offers professional and confidential support over the holiday. Call freephone **0330 094 8845**. See back cover 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 Web: www.wwha.co.uk

You can also contact members of staff direct by their email. For example, 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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Every effort has been made to ensure the accuracy of the information in this publication. We would advise residents to check up-to-date information on our website, wwha.co.uk, Government websites and other official and reputable sources.



Message from Anne

Welcome to the latest edition of In Touch.

As we come to the end of another year, we look forward to the festive break.

In this edition we celebrate the great work that is going on in our communities. From parents who are organising their own holiday fun for the young people in their communities to the neighbours who are coming together to keep fit and active.

I hope you noticed the photo of the festive robin on the cover? Thank you to our talented South Wales resident, Stacey, for sharing their beautiful wildlife photography with us.

Winter can also be a time of concern, with cold, dark days ahead and recent changes to the Winter Fuel

Payments, some may be worried about energy bills this year. It's now more important than ever to check whether you or your older friends, relatives and neighbours qualify for financial help through the Government's Pension Credit. Our Tenancy Support Officers share their advice on what you can do to make a claim.

We also offer tips for keeping your home warm and comfortable during the colder months.

Plus, we have all the usual news from around our schemes and puzzles for you to enjoy.

Whether you are celebrating Christmas or one of the many religious celebrations taking place this time of year, I wish you all the best for 2025.



£254
Weekly budget exceeded

Help with heating this winter

Recent changes to Winter Fuel Payments have been in the news lately. We look at who now qualifies and what other payments you could get to help with your energy costs this winter.

Winter Fuel Payments

Since the Government announced earlier this year that the Winter Fuel Payments will be means-tested, it's more important than ever to check whether you or an older friend or relative qualifies for Pension Credit. Previously all pensioners were given £300 each winter to help pay energy bills. But starting this year Winter Fuel Payments will now be means-tested. If you qualify you will either receive £200 or £300 depending on your circumstances.

Although many organisations are urging the Government to take action to widen the support, there are

fears that many older people will fall into fuel poverty.

To be eligible you now need to meet the following criteria:

- reach State Pension age by the end of the qualifying week (16 – 22 September 2024)
- be resident in England or Wales
- be entitled to a qualifying benefit or tax credits including Pension Credit

Credit or other benefits are paid into.

If you're unsure, contact the Winter Fuel Payment Centre. Telephone: **0800 731 0160** or online [dwp.gov.uk/contact-winter-fuel-payments-centre](https://www.gov.uk/contact-winter-fuel-payments-centre). You'll need to give them your name, address, date of birth and National Insurance Number.

For more information, and to check eligibility, visit the Government website [gov.uk/winter-fuel-payment](https://www.gov.uk/winter-fuel-payment)

When you'll get paid

Most payments are made automatically in November or December. If eligible, you'll get a letter telling you how much and which account it will be paid into. This is usually into the same account as your Pension

Warm Home Discount

This scheme reopened at the end of October and automatically pays a one-off £150 discount off your electricity bill.

Pension Credit is one of the means-tested benefits

you need to be on to qualify for the extra payment, which is usually paid out in the winter months by the end of March.

For more information visit: [gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme)

Cold Weather Payments

The scheme restarted at the start of November 2025 and pays an extra £25 if the average temperature in your area is forecast to drop to zero degrees or below for seven days in a row. To find out more visit [gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment)

Cold Weather Payments are different to Winter Fuel Payments.

Pension Credit: are you missing out?

Millions of pounds worth of Pension Credit goes unclaimed each year. Now is the time to check whether you can claim it as this will entitle you to that extra Winter Fuel Payment.

Pension Credit is separate from State Pension. It gives extra money to help with living costs and can also help with housing costs.

You may get it even if you have a small private pension or savings.

Even if you only get a couple of pounds in Pension Credit it opens other help,

Direct Debit payments over the festive holidays



Over the Christmas holiday period, with banks closed, the following dates may affect your Direct Debit rent payments.

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

Direct Debits due for payment on a bank holiday or weekend will fall on the next working day. If your Direct Debit is due to be paid on Wednesday 1 January, you won't see this come out of your bank account until Thursday 2 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 Wednesday 18 December until Thursday 2 January.

such as Housing Benefit, Council Tax discounts, free TV licence (if you're 75 or over), help with NHS dental treatment, glasses and transport for hospital appointments.

To find out more visit [gov.wales/heretohelp](https://www.gov.wales/heretohelp) or call the free Advicelink Cymru helpline on **0808 250 5700**.

Check online [gov.uk/pension-credit-calculator](https://www.gov.uk/pension-credit-calculator)

Need more help?

Our Tenancy Support Officers are on hand to help our older residents to check their entitlements. Contact your Tenancy Support Officer or call our Housing Support Team on **0800 052 2526**.

Scam alert!

A new text scam offering to replace the Winter Fuel Allowance is targeting pensioners. It claims a new living allowance will be paid out, to replace the winter fuel allowance, and asks victims to update their details to claim. Don't give out private information (such as bank details or passwords). For more information about the scam visit our website <https://www.wwha.co.uk/en/news/pensioners-warned-about-winter-fuel-payment-scam/>



Moving to Universal Credit

In recent years Universal Credit, the monthly benefit first introduced for those on low or no incomes in 2013, has been rolled out across the UK.

Over time the DWP (Department for Work and Pensions) has moved people from benefits such as Job Seekers Allowance, Child Tax Credits, Housing Benefit and Income Support.

Earlier this year people claiming Tax Credits and Income Support were moved over to Universal Credit – now the DWP is focusing on those claiming income-related Employment and Support Allowance (ESA) which affects people with long-term health issues.

Starting in September 2024, the DWP began sending out “migration notice” letters to claimants inviting them to move over to Universal Credit (UC).

When you get your letter, don’t worry, our Tenancy

Support Officer, Kate Abraham, has put together this guide to help you.

What’s different about Universal Credit?

Universal Credit claims are mostly managed online but can be made by phone if you struggle to use technology. It is paid monthly whereas ESA is paid fortnightly. If you find you are struggling to budget on UC, you can ask for a split payment and have two payments in a month. For example, if your payment date is October 1 you can ask for half to be paid on that date and the other half on October 15. Payments will then be made to you on the 1st and 15th of every month.

What should I do when I get my “migration” letter?

You will have three months and a day from the date of the letter to make a claim for

Universal Credit. After that time your ESA benefits will stop unless you ask them for more time.

Generally, it is advisable to wait for your “migration” letter from DWP before applying as this way you will receive a transitional payment. You will also receive a two-week run on payment of ESA and Housing Benefit. This is an extra two-week period when you will continue to receive your ESA and Housing Benefits after you make your UC claim. When you apply, you will have to wait a month and a week before your first payment as UC is paid in arrears. The best time to apply would be the day after you get your latest ESA payment, so you would only have to wait three and a half weeks for your first UC payment rather than six weeks.

What happens when I apply for Universal Credit?

If you apply online you will need to create an account with a username and password. To do this you need your mobile number and email address. You will also have to fill in details to confirm your identity, health, housing costs, income and savings, so you will need your rent and service charge details to hand.

Once you have completed these you can submit your claim. You will then need to verify your identity. You can usually do this online with a passport and driving licence. If you don't have either of these documents, you will receive a call from the team at Universal Credit and they will make an appointment for you to take your ID to your local Jobcentre Plus. Your ESA and Housing Benefit will stop

after two weeks of making the claim. Your housing costs will be included in your UC payment from the date of your claim, so you will need to speak to your Housing Officer about your rent payments. If you struggle to manage your rent you can ask for the housing costs to be paid direct to us, your landlord.

How can I manage without money for three to four weeks?

If you think you'll struggle to manage your money until your first UC payment, you can choose to apply for an advance payment. This will need to be paid back out of your monthly UC payments over a maximum of 24 months. For example, if you receive an advance payment of £240, your Universal Credit payment will be

reduced by £10 for the next 24 months, so only apply for as much as you need.

I'm not online. What can I do?

You can call Universal Credit, and they can complete a telephone claim with you, and the DWP will post any correspondence to you regarding your claim.

Is there any help to set up an online account?

If you have a smartphone or tablet, your Tenancy Support Officer can help you to set up your account and talk you through logging in and help with whatever you need to do to set up and check your online UC Journal.

Any advice?

Don't worry. There has been some negativity around Universal Credit, but once your claim is up and running everything else is pretty easy to manage. If you wait for the migration letter the move over will go more smoothly.

Contact us

Contact your local Tenancy Support Officer or call **0800 052 2526** and speak to our Housing Support Team.

Scam alert!

Local authorities are warning of a fake Universal Credit app that has been created on some of the mobile app stores. The app claims to let users manage their accounts as well as scam text messages.



The DWP has not created an app, so please only use the official Government DWP Universal Credit website to receive or log information.

If you have downloaded this app, uninstall it and contact action fraud on **0300 123 20 40**

105th birthday for Cardiff resident

One of our oldest residents, Mrs West, celebrated her 105th birthday recently.

She celebrated her landmark birthday with her daughter-in-law Julia at their home in Cardiff.

Born after the end of WW1, for many years Mrs West and her late husband ran a newsagent in the Splott area of the city, where they were well-known.

Mrs West moved in with her daughter-in-law 12 years ago.

“She was doing all her own cooking and cleaning up until she was 100. She likes to keep her mind active reading on her e-reader,” says her daughter-in-law.

“She’s always been a very independent person.”



Cardigan mums plan holiday fun

A group of residents in Cardigan have banded together to organise activities for their children on the estate where they live.

The parents at Golwg Y Castell met last summer at community fun days, which had been organised by WWH Community Development Officer, Rhiannon Ling, and other community organisations.

When the sessions ended, the children had so much fun that parents wanted to do more. With almost 50 children living on the estate, they got together and approached Rhiannon to come up with a plan to arrange more activities.

Events started with a Halloween party at the local



school, followed by a Christmas coffee morning for parents and an Easter egg hunt. They also applied for funding to buy a community shed and play equipment.

Mother-of-two Denise said: “It’s been so lovely; it gives us the chance to get together as parents and give the kids something to do.

“The kids love it, and the parents love it. When new people move in, it makes them feel welcome too.”

If you are keen to set up play sessions, please contact your Community Development Officer.

To find out more, visit our website wwha.co.uk.

North Wales news



Residents had the chance to speak to staff about life in their community when the Wales & West Housing van toured North Wales in September and October.

Things we are doing to increase biodiversity in our communities and tips on recycling household waste

were among the topics in focus.

Staff met residents in locations across Conwy, Denbighshire, Wrexham and Flintshire.

Keep Wales Tidy also attended with Flintshire Streetscene when the van visited Powell Road in Buckley and The Paddocks in Mancot.

Cover Story

Our beautiful seasonal cover photo was sent in by keen wildlife photographer and resident Stacey Jenkins.

Stacey, who lives at Tongwynlais, has a passion for photography, which started when he was studying astronomy in university and took pictures of galaxies, comets and space.

During lockdown his love of wildlife photography grew as he started photographing bees and the flowers.

“With my photography I try and show people a world I see that is very important and very beautiful and that needs our support,” says Stacey.



Cleaning up in Caerau, Cardiff



Residents in Cardiff pulled together to clear up their estate of all the rubbish that had built up.

The one-off community clean-up day was held in Caerau, Ely during the summer. Staff from WWH joined

residents and specialist waste contractors M&K, to tidy up the estate.

They were joined by the local PCSOs and staff from the Waste Strategy Team at Cardiff Council who gave tips on how to get rid of future waste.

Housing Officer, Heather Cave said: “The community really pulled together, everyone helping one another, and the overall event was a huge success.”

Managing mould and condensation during the winter

As the weather turns colder, we are turning our attention towards how we can best help you to keep your home warm and comfortable this winter.

An issue many of us will experience at some point is condensation, caused when warm 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.

What will we do to help?

If you call in to report any repair, our call handlers will ask you if you have any mould or severe condensation in your property, and if so, they will ask some further questions to get more information so that we can decide the best course of action. The most common response is to send one of our Property & Estate Management Officers to visit and investigate

possible causes. Whilst some instances of mould are due to persistent high humidity and condensation, it could also be caused by structural defects. Our Officers have the equipment to be able to diagnose and formulate a plan of action to treat the mould and help you to reduce the risk of it returning.

We may also need to send one of our contractors to treat the issue and we will let you know if this is the case, and keep you informed of appointment times.

We would appreciate your cooperation in allowing access to treat any mould in your property.

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 you do treat mould in your property, it may be a good idea to extend your treatment around 0.5m beyond what is visible as often, where mould has spread and is growing, it may not be visible.

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.

However, 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, or it seems like they are not clearing the room as effectively as they should. Many of you will have fans that react to changes in humidity so you may hear the fan speed increase when you are

cooking or bathing.

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

More information and support

Our website has some practical tips to help you manage condensation and mould within your property. Visit the mould and damp section at www.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.

Pembrokeshire



“Our new home will make our lives easier as we get older.”

School bus driver Phil Rowlands says moving to his new bungalow at Golwg Y Llan will “make his life easier.”

In September, Phil and his wife Heidi, who both work for a local bus company, moved into their one-bedroom bungalow in Eglwysrwr, Pembrokeshire from a first-floor flat in Cilgerran, where they had lived for 17 years.

Phil said: “It’s a lovely house. It will make our lives easier as we get older. I have arthritis in my ankles, and my wife has bad knees, so climbing up and down the stairs in our flat was painful.”

“The house feels much

warmer and I’m hoping our heating bills will be lower with the air source heating and solar panels.”

Phil’s home is one of nine bungalows, 10 houses and four apartments on the site which overlooks the Preseli Hills. Built by our long-term construction partners Jones Brothers (Henllan) Ltd the homes have been built with high levels of insulation to achieve an EPC A rating. They are fitted with Photo Voltaic (PV) panels on the roof to generate electricity and air source heating and hot water systems.

Local brothers, Jamie and Jonathan Jones, also moved to the new development

after living with a relative on a nearby estate for many years. They were looking for a home of their own but couldn’t afford to buy.

“We wanted to stay in the village, but everything is so expensive. You need to have tens of thousands of pounds for a deposit to buy, so we couldn’t afford to do that,” said Jamie, who runs a local haulage business with his brother.

“We passed these houses every day and watched them being built, so we put our name down and were pleased to get one. The house is great for us,” he added.

Wrexham



“When I found out we were moving here I cried.”

Andrew and Steven Benton say moving into a two-bed bungalow at Tir Coed “will change everything.”

The couple were among the first to receive keys to a new home at our development in Gwersyllt, Wrexham.

They have been Wales & West Housing residents for a number of years. However, four years ago they received devastating news that Andrew was terminally ill with a brain tumour.

He had a stroke and a fall earlier this year while living at their previous home, a first-floor apartment. Now they have ground level access and extra space, they

say their quality of life will improve.

“When I found out we were moving here I cried,” said Andrew. “Being here is like winning the lottery. Our luck has not been good for the last four years but that has changed. It’s made a massive difference just being able to move around independently.”

“The moving process has been absolutely fantastic; we’ve had amazing support from our Housing Officer.”

Their new neighbours, Alicja and Damian, moved from another property in Gwersyllt to a semi-detached house at Tir Coed which is better suited to their needs.

“It will be better in every way,” said Alicja. “My mum lives with us. We had a shared garden before but now we have our own.”

Tir Coed was built on land at the former Woodlands Farm and was completed by lead contractor Castlemead Group. It features a mix of bungalows, houses and apartments.

“...we’ve had amazing support from our Housing Officer.”

North Wales



Work is progressing at Llys Onnen, Abergele

We are currently on site at two locations in Conwy bringing 97 new homes to the county. Two large Victorian townhouses and a workshop were demolished at Bay View Road, Colwyn Bay, earlier this year to make way for 54 new apartments which will be known as Glan y Môr.

In nearby Abergele, work is progressing well at Llys Onnen, the site of a former care home which is being redeveloped into 43 apartments.

Three developments in Wrexham are in the early stages of construction. At Wynnstay Park in Ruabon, 43 homes are being built and at Eaton Drive, the site of an old community centre is being turned into supported living and 12 apartments for affordable rent.

Earlier this year one of our existing schemes, a 1970s block of flats at Cwrt Pentwmpath, was demolished to make way for 25 modern, energy-efficient

new homes.

Meanwhile work on eight new homes at the former New Inn in Sandycroft, Flintshire, is nearing completion.



Work is almost complete at New Inn, Sandycroft

West Wales



New homes at Parc Y Chwarel, Fishguard

Demolition work on a derelict pub in the centre of Fishguard is complete and construction has started to build 12 apartments for older people in its place.

Named Angorfa (Anchorage), the scheme will provide modern one-bedroom apartments for over 55s in a prime location in the town. The homes are expected to be ready for residents to move in late next year.

Also in Fishguard our long-term contractors Jones Brothers (Henllan) Ltd are making good progress on building 50 new homes at Parc Y Chwarel, overlooking the beautiful Fishguard Bay. The homes are due to be finished in the summer of 2026.

Work has also started on a development of 14 new flats and houses in the Pembrokeshire village of Dinas Cross. The

development is next door to another of our new schemes, Parc Brynach, which was completed last year.

Our new homes at Gwar y Garth in Penrhyncoch near Aberystwyth are almost ready and we're looking forward to welcoming new residents into the 10 houses and bungalows by the end of the year.

South Wales



Work is coming along well at our new affordable housing development in the Vale of Glamorgan.

Our long-term contractors, P+P Builders, will soon finish laying the foundations for the 17 new homes at St Bride's Road, Wick (pictured).

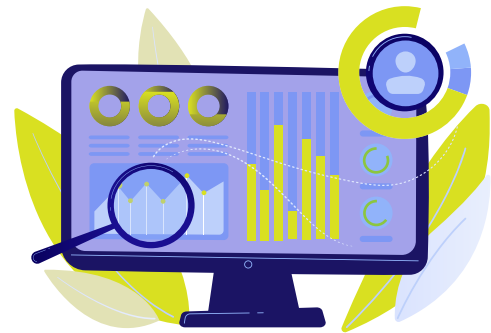
We'll be working with the Vale of Glamorgan Council

to let the 1,2 and 3-bedroom homes to local people in need once they are ready next summer.

Another new development of 15 homes at Heol Y Pentir, Rhoose, close to Cardiff Airport, is also under construction and should be ready next autumn.

How are we performing?

Welcome to our latest report, which shows how we are performing as a business. The figures in this report cover the three months between April and June 2024.



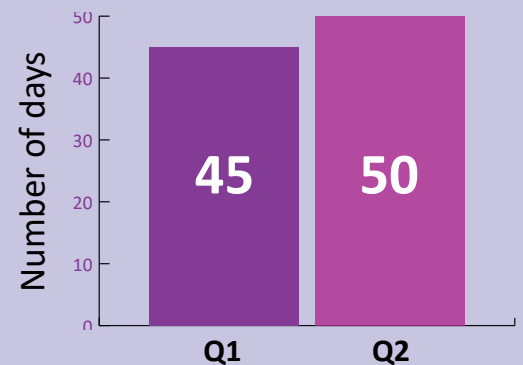
Lettings



We let
211
homes

- 183** were relets
- 28** were newly-built homes
- 113** were accepted by the first applicant

Re-letting our properties



As part of our commitment to help reduce homelessness, we continued to work with local authorities to let homes to those in housing need.

Of all the homes we relet during this period, **48%** were to homeless households, with the remainder going to applicants with other housing needs such as needing to move to more suitable properties, medical requirements or the threat of homelessness.



Your feedback



You liked:

- The area
- Size of the property
- The service and support provided by WWH



What you want to see improve:

- Outstanding repairs dealt with
- Better cleaning and decoration
- More communication from WWH

How we run our business

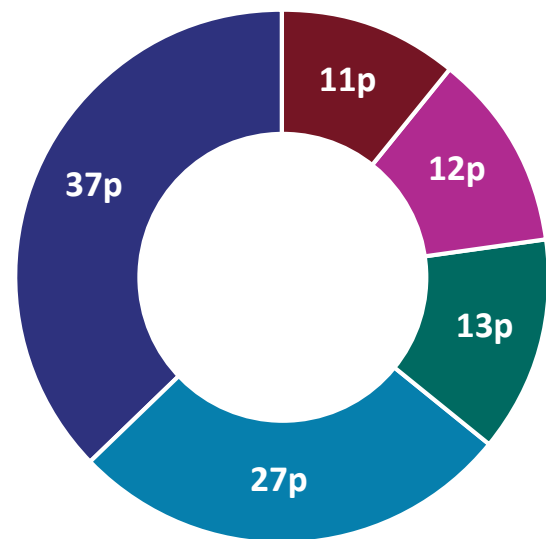







Here is how we spent **every £1** of your rent in 2023

During 2023, we spent

£3,744

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.



Maintaining and upgrading our homes 
 People 
 Interest on loans 
 Overheads 
 Investment and debt servicing 

Looking after our homes

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

Complaints

In total we received:

45
complaints

The highest number of complaints (**31**) were about repairs and maintenance. **32** of the **45** complaints were investigated within **20** days.

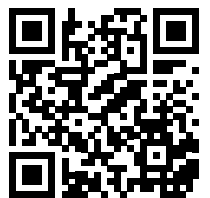


Repairs and maintenance

We continue to review and develop our repair service so we can react to our residents as quickly as we can. Incoming repair volumes remained high and reduced steadily as we moved through quarter two. We continued to fix **70%** of all repairs first time and have met **99%** of all appointments. Most of the repairs reported are being completed within the first 5 days. Resident satisfaction remains high with average scores rising to **9.4 out of 10**.

Between April and June this year we completed

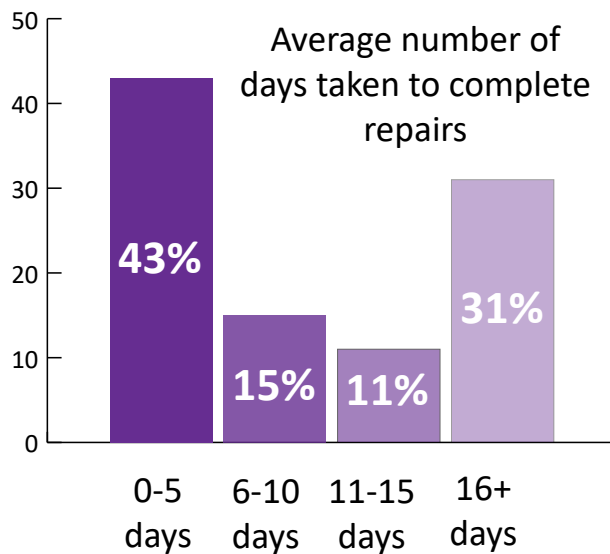
9,019
repairs



Scan here to visit the repairs section on our website.



The percentage we fixed first time



Electrical repairs
12.9 days average

Heating repairs
7.6 days average



The satisfaction rating for our repairs service



99%

Between April and June, 99% of appointments were kept

Keeping you safe

9,019 homes have had a gas safety check in the past year

11,566 homes have up to date electrical safety certificates

In communal areas of our schemes, we carried out:

305 fire risk assessments

169 asbestos inspections

Each month we carry out

79 water checks



We installed:



86
kitchens



36
bathrooms



56
boilers



windows in
105 homes



53 front doors

69 back doors



Between April and June this year we started retrofitting **82** homes in Wrexham and Caerphilly with energy efficiency technologies such as PV (solar) panels and batteries, air source heat pumps, external wall insulation and ventilation systems. The research work is funded by Welsh Government's Optimised Retrofit Programme.

Your feedback



You liked:

- Easy to report repair
- Behaviour of the team member



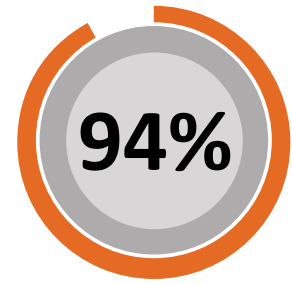
What you want to see improve:

- No further work needed
- Appointments kept

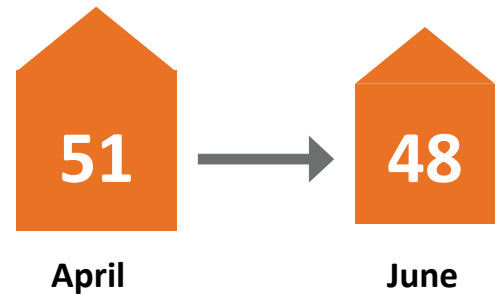
Rents

Rent arrears (on average) have continued to drop to **1.27%** by the end of June. Thank you for continuing to pay your rent on time.

The number of residents maintaining an agreed payment plan remains high. During this time **94%** of residents paid their rent as arranged with their Housing Officer. Our Tenancy Support Officers continued to support residents to access over **£45,000** in Discretionary Housing Payments (DHP) and **£6,000** in Homeless Prevention Funding (HPF). This brings the total funding secured over the past 12 months to **£198,000**.

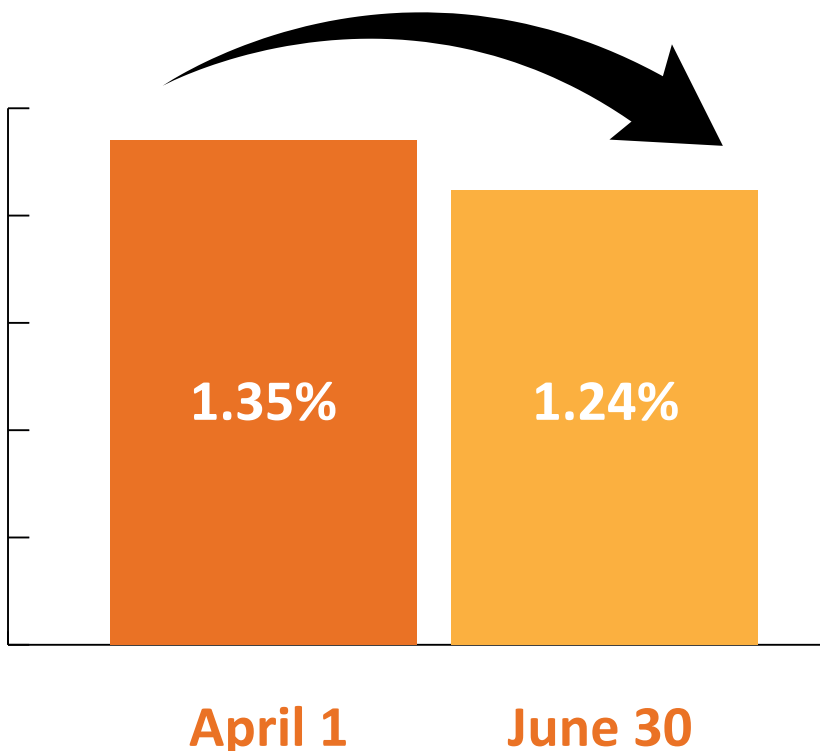


of residents are paying their rent as arranged with Housing Officers.



The number of residents in high level arrears dropped slightly from **51** at the start of April to **48** at the end of June.

RENT ARREARS



By the end of June **6,700** people were paying by Direct Debit which is the simplest way to pay your rent

Anti-social behaviour

Between April and June we saw an increase in the number of ASB cases we recorded **83** compared to **47** in the previous three months. By the end of June the number of active cases rose slightly to **106** from **103** at the end of March.

106
active cases

The three most commonly reported issues are:

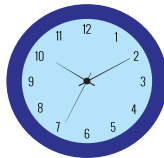
Neighbour dispute

Domestic abuse

Noise

How we run our business

We received
291 calls
per day about
repairs and heating
and
159 calls
per day to the
Housing Support
Team



9am to 10am was the busiest time to call our Repairs Team. Our Housing Support Team were busiest between **10am and 11am**.



The average waiting time for residents calling our:

- Repairs Team was **27 seconds**
- Gas Servicing Team was **19 seconds**
- Housing Support Team was **1 minute 18 seconds**





Our self-evaluation








All housing associations in Wales are regulated by Welsh Government and must follow the Regulatory Framework. Every year, we must carry out a self-evaluation as part of our Regulation Judgement. It shows how we meet the 9 Regulatory Standards that all social landlords in Wales must meet. The standards cover governance, service delivery and financial viability.

Well-governed: This means to be led effectively and be well managed by boards, executives and staff. Working with residents and partners to make and implement effective business decisions.

Delivering high quality homes and services: This means providing homes and services that meet people’s diverse needs and expectations, with an emphasis on high quality services and continuous improvement.

Financially viable: This means having well-managed finances, and the resources and cash flow to meet current and future business commitments.

	Improvements - To meet all areas of this standard, we will:	
<p>Regulatory Standard 1: Strategic leadership and governance</p>		<p>Implement a Board recruitment and succession plan for 2024 and 2025. Publish the Association’s approach to Equality, Diversity & Inclusion on the website. Design an approach to ensure all new projects with legislative requirement changes and appropriately risk assessed.</p>
<p>Regulatory Standard 2: Robust risk management and assurance arrangements</p>		<p>Undertake an induction of our new Internal Auditors.</p>

<p>Regulatory Standard 3: High quality services are delivered to tenants</p>		<p>Determine suite of measures for each service to enable effective regular monitoring of performance and fair outcomes for staff and residents to include quantitative and qualitative measures.</p>
<p>Regulatory Standard 4: Tenants are empowered and supported to influence the design and delivery of services</p>		<p>Embed intervention skills across the staff group, focusing initially on front line service such as Repairs, Lettings and ASB.</p>
<p>Regulatory Standard 5: Rents and service charges are affordable for current and future tenants</p>		<p>Work with Community Housing Cymru and other social landlords to carry out a full review of Living Rents for Wales.</p>
<p>Regulatory Standard 6: Strategic approach to value for money</p>		<p>Work on an in-house project to improve our systems from procurement to payment to make sure that we maximise value for money.</p>
<p>Regulatory Standard 7: Financial planning and management</p>		<p>An in-house project to look at accounting and reporting systems is underway to make sure that all systems work well together.</p>
<p>Regulatory Standard 8: Assets and liabilities are well managed</p>		<p>Put in place an asset management system to further improve how we maintain homes and understand quality, safety, performance and investment required.</p>
<p>Regulatory Standard 9: Providing high quality accommodation</p>		<p>We will be working on an update to our Asset Management strategy and WHQS Compliance Policy.</p>

What happens when you make a complaint

Complaints and compliments from residents and customers are an invaluable source of feedback about the services we provide. We welcome your feedback, both good and bad. They are a positive means of promoting customer satisfaction and a way of identifying opportunities to improve service delivery. They help us to learn about your needs and expectations.

Last year we reviewed our complaints policy and made it more in line with a standard policy for complaints to all public service providers in Wales.

The Public Services Ombudsman Wales has specific responsibilities for the investigation of housing related complaints in Wales.

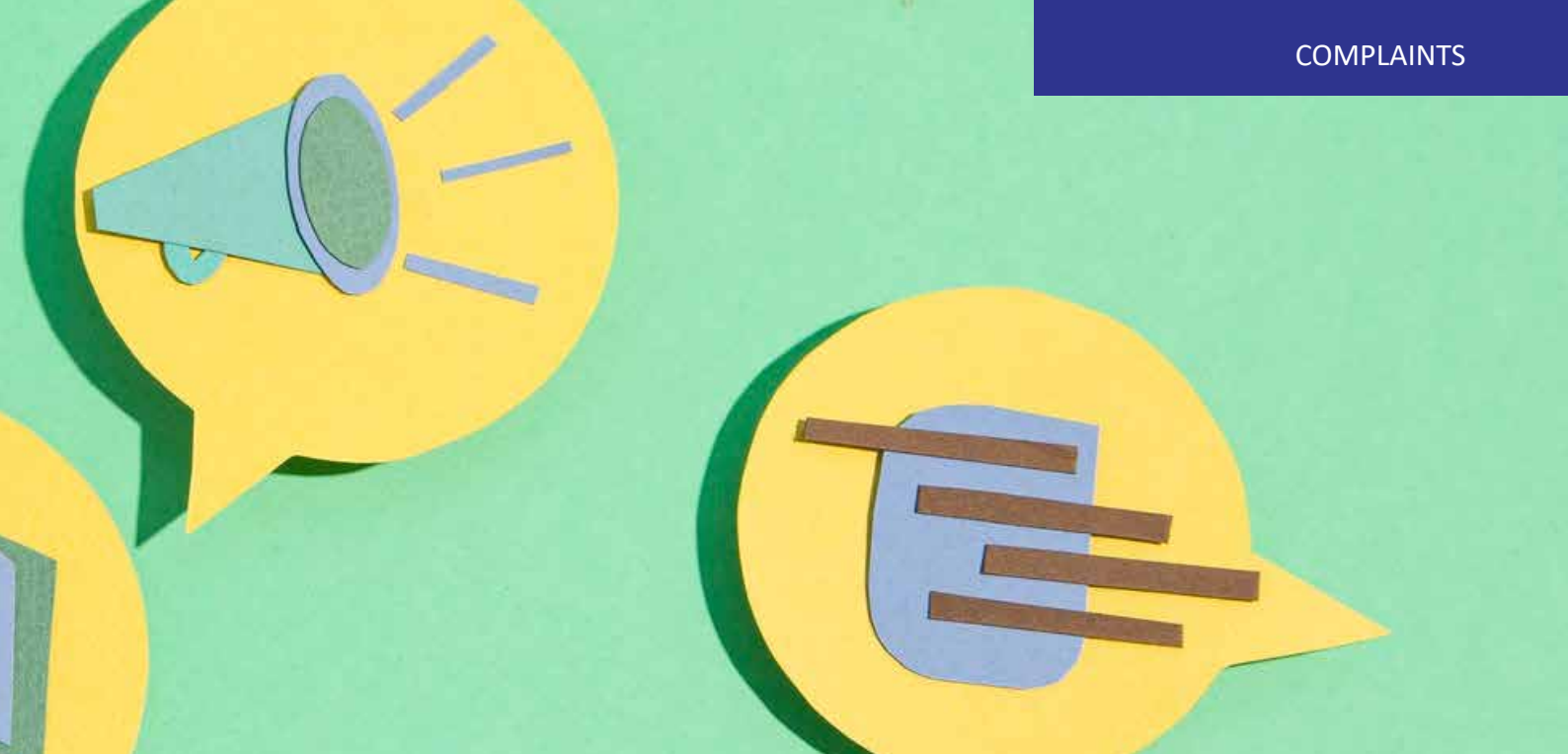
What is a complaint?

A complaint is when you express dissatisfaction about the standard of service, actions or lack of action by WWHG or its representatives affecting an individual customer or group of customers.

Complaints during 2023/24

Over the past year we have reviewed our procedures, recording mechanisms and reporting requirements, in addition to undertaking staff training, and the work will continue during 2024. All of these have contributed to the increase of complaint cases reported.

We are committed to dealing effectively with any complaints about our services and, during 2024, we will continue to monitor complaints and learn from the information we gain from complaints to improve our services.



How do I make a complaint?

You can make a complaint verbally or in writing if you feel that the service we have provided has fallen short of your expectations.

-  **Call:** 0800 052 2526
-  **Email:** contactus@wwha.co.uk
-  **Online:** www.wwha.co.uk/en/contact/
-  **In person:** contact your Housing Officer

We know that things can go wrong, so it's important that you let us know so we can put it right.

What happens next?

- We will try and resolve your complaint straight away through informal contact at first
- If after 10 days we are unable to resolve your complaint and agree actions, there is a formal process in place. You can read more about this in our Complaints Policy, which you can find on our website wwha.co.uk/en/complaint-or-concern



Making a difference

This year we have supported more than 60 organisations and grassroots sports clubs through funding.

Our Making A Difference fund, made up of contributions from the contractors and suppliers we work with, has helped with a variety of local projects from lifting containers into a junkyard playground to creating town centre murals.

South Wales

Cardiff Huskies are the only disability ice hockey sports club in Wales, and they approached us for funding recently as they wanted to try and keep the costs down for their teams.

The club welcomes members from 14 upwards and provides fun and accessible team sport for both disabled and able-bodied players of all abilities. Based in the Ice Arena in Cardiff, the club has more than 20 players and continues to grow.

Whilst the club provides

sledges, sticks, a protective kit and coaching for its players, ice hockey jerseys are specialist and extremely expensive. The club recognised that the affordability of the kit was a barrier for players. They wanted to make sure that every player had access to team jerseys from the beginning of their Huskies journey, enabling them to participate in games. The club turned to us for help and we were delighted to sponsor Cardiff Huskies jerseys for both their home and away matches for the season.

A club spokesperson said:

“Club jerseys help players to feel included and part of the Huskies community. You can see the joy when a new player receives their shirt and the importance it holds.”

Another Cardiff youth group, who asked us for support, was the 19th Cardiff Scout Group. The group, which covers the Roath and Penylan area of Cardiff, were looking for help to buy mobile sports equipment.

We were able to provide funding for them to buy child-friendly, mobile archery, and other sports equipment, so the Scouts could focus on fun and team building.

North Wales

Our long-term construction partner Castlemead Group helped a junk adventure playground to expand its work with young people after lifting a new container on to its site in Wrexham (pictured left).

The Land, located in the Plas Madoc area of the city, is an open access junkyard playground where children aged five and over can explore and play on recycled tyres, pallets and wheelbarrows, among other things.

The team which runs the playground, AVOW Wrexham, was running out of space as it wanted to



expand its youth club.

They needed some help to remove an existing container to free up space and replace it with a new one, which will be used as a youth centre.

Castlemead stepped in to

help by providing specialist machinery and staff time to help The Land complete the job. The company is also saving spare wood and old pallets from our construction sites in North Wales.

West Wales

Pupils at Ysgol Uwchradd Aberteifi created a magnificent mural in the town centre with local graffiti artist, Lloyd the Graffiti.

The students worked

with Lloyd to design a mural themed Cynefin (habitat) which reflected the town's history and what it meant to them. Over four days they worked together to

paint their design on a wall overlooking one of the town car parks where local people and visitors can admire it.

We were delighted to provide funding to make the project happen.

A spokesperson for the school said: "We are always looking for ways to give our vulnerable pupils new and enriching opportunities. The project has given them an experience to add to their CV, which will be invaluable for kick-starting their career opportunities."



Time to use your Welsh

A growing number of people are speaking and learning Welsh and by the end of 2050 the Welsh Government has a vision to see a million Welsh speakers.

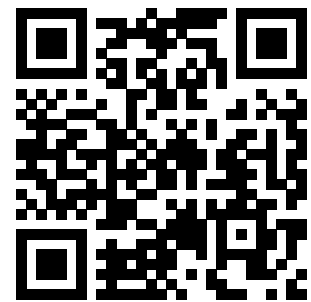
As an organisation, we are committed to supporting and promoting our Welsh language services to encourage our residents and staff to use Welsh in their everyday lives and when dealing with us.

Did you know you can:

- write to us in Welsh
- speak to us on the phone in Welsh
- receive letters or publications such as In Touch in Welsh

If you would like to receive communication from us in Welsh, please contact us to update your preferences.

On top of this, our website and social media channels are bilingual. We subtitle and create Welsh videos and publish bilingual leaflets, posters, signs and publications.



Scan this QR code to find out some of the ways you can communicate with us in Welsh.

Bore Coffi

Staff from our Welsh-speaking Corporate Services team, who manage our Welsh language services, recently volunteered their time to arrange a Welsh coffee morning at our Maes Y Môr extra care scheme in Aberystwyth.

Welsh-speaking residents reminisced and shared their life experiences in their first language while other residents learned new Welsh words and phrases.

Amanda Harries,

Corporate Services Manager, said: "It was a pleasure to "sgwrs" (chat) with residents. "We can't wait to visit again. Next time we'll take

along Welsh language music CDs as music evokes such strong memories with older residents."



Use your Welsh

The Welsh Language Commissioner is the person responsible for promoting the Welsh language and setting standards to make sure that organisations and businesses working in Wales meet those standards so that anyone

wanting to use Welsh can.

In the coming months the Welsh Language Commissioner will be consulting with housing associations on standards for us to follow.

This year, between 25

November and 9 December 2024, the Commissioner's department also ran the 'Defnyddia dy Gymraeg' (Use your Welsh) campaign, for organisations across Wales to promote their Welsh language services.

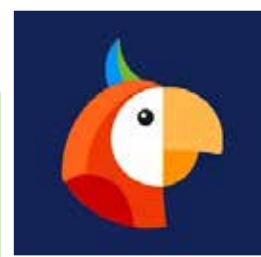
Looking to learn or improve your Welsh



Clwb Cwtsh

A taster programme focusing on speaking Welsh with young children. It's aimed at parents/carers, parents-to-be and extended family members. It also runs an eight-week taster programme focusing on speaking Welsh with young children.

meithrin.cymru/clwb-cwtsh



GoLingo

A free app that helps build your confidence speaking and helps you to improve your pronunciation.



Work Welsh

Free short online taster courses for everyday words and phrases. Some courses are designed for different sectors such as health and social care.

<https://learnwelsh.cymru/work-welsh/work-welsh-courses/work-welsh-taster-courses/>



Learn Welsh

The National Centre for Welsh Learning website has everything you could need to help you learn. Find courses near you, sign up for its siarad/speaking scheme or access its learning resources.

<https://learnwelsh.cymru/>



Want to keep active – try Tai Chi

“Tai Chi suits me,” says Bridgend resident Barbara. It’s gentle exercise and is great for older people. It keeps me active, and I like going to classes with other people.”

Rooted in ancient Chinese philosophy, Tai Chi involves slow gentle movements with a focus on breathing techniques. It has physical, mental, and emotional benefits.

At 92, Barbara is the oldest member of the weekly group at Hanover Court, Bridgend run by neighbour and Tai Chi instructor Martin Williams. It’s one of two classes she does each week, the other being at a local church hall.

Barbara says: “I’ve always exercised. I used to be a member of the Welsh Keep Fit group and did music and movement classes.

“I can’t get down on the

floor like I used to so Tai Chi suits me. I’ve been doing it for five years and I feel it does me good.”

Volunteer class instructor, Martin, says the session at Hanover Court is suitable for all levels of fitness.

“The majority of residents who take part are older and, for those who are unable to stand for long times, they can do the exercises sitting on a chair,” explains Martin, who has practised martial arts and Tai Chi for many years.

“There are two types of Tai Chi, one is faster and more like martial arts-style movements of kicks, punches and jumps. The other, that

I teach at Hanover Court, is for wellbeing and focusses on breathing exercises and increasing oxygen levels. You can feel the difference.

“When I had open heart surgery two years ago, I started doing the gentler form every day and I felt it really sped up my recovery.”

“I enjoy doing Tai Chi, sharing my skills with other residents.”

Sue Wolsley started Martin’s classes in May, and added: “I enjoy the class. I find it’s good for breathing exercises. After we finish the exercises, we have a cup of tea and make it a social event.”

Tai Chi can help to:

- **improve balance and stability** by focusing on slow, controlled movements, and also reduces the risk of falls, especially in older people.
- **increase strength and flexibility** although it may not seem strenuous, it gradually improves muscle strength, flexibility, and joint mobility.
- **improve cardiovascular health** which can help with high blood pressure and reduce the risk of heart disease.
- **reduce stress and anxiety**



Want to give it a go

Here are some places you can go to find classes near you.

Local leisure or community centres

Try asking at your local leisure or fitness centre or check what's on at your local community hall. They may offer Tai Chi classes or have information about where to find them.

Tai Chi Evolutions

This organisation runs beginners classes in the Cardiff and Caerphilly area taichievolutions.org/classes/

Online

If you prefer to take classes from the comfort of your own home, there are many online classes available, and you can find them on platforms such as YouTube.

Apps

There are a number of apps such as Tai Chi at Home or 7 Minute Chi. They are free to download but come with in-app purchases.

WORDSEARCH



1. Igloo
2. Coats
3. Freeze
4. December
5. Hibernate
6. Snow
7. Christmas
8. Winter
9. Bobsled
10. Skiing
11. February
12. Deer
13. January
14. Sweater
15. Chocolate
16. Holly
17. Leaves
18. Pears
19. Avalanche
20. Blizzard

Resident photo gallery

Cardiff resident Cerys Dyer has sent in these photos of her cross stitch work.

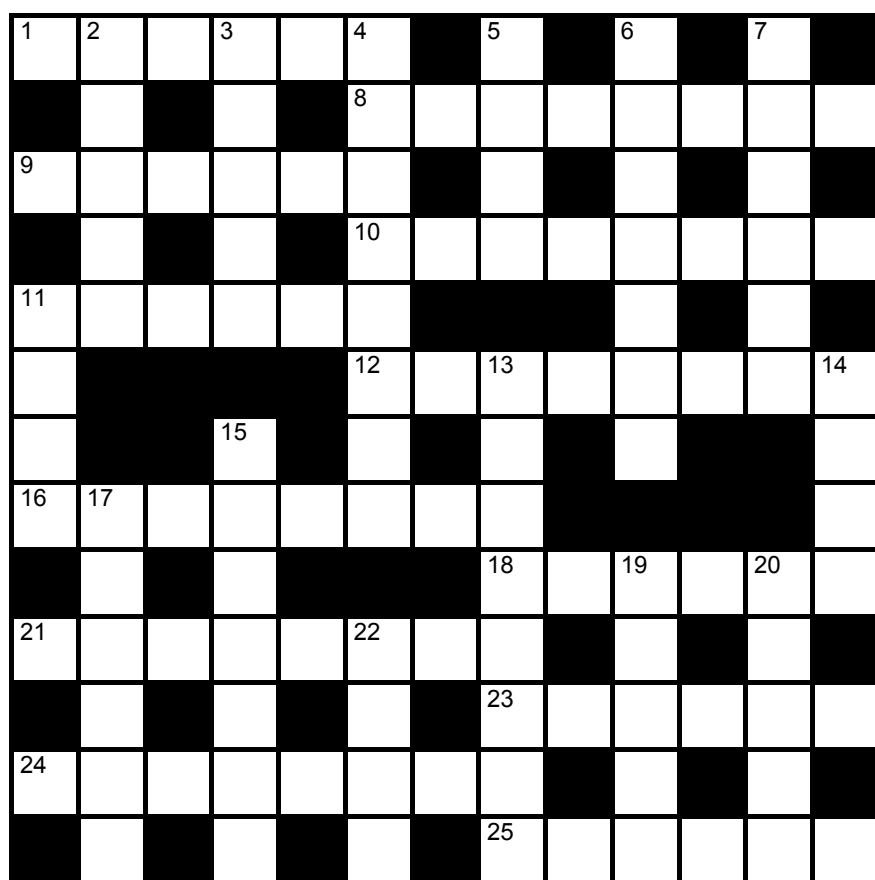
Cerys, who lives in St Mellons, started a cross stitch crafting class two years ago. She has made pictures for her family and friends. This year she gave her mum a Mother's Day card that she had stitched.

She says: I look forward to my class on a Tuesday. I've met lots of friends there."

"Sometimes I overthink things and start to worry, but when I do cross stitch, it helps me. I concentrate on making my pictures and I feel better."



CROSSWORD



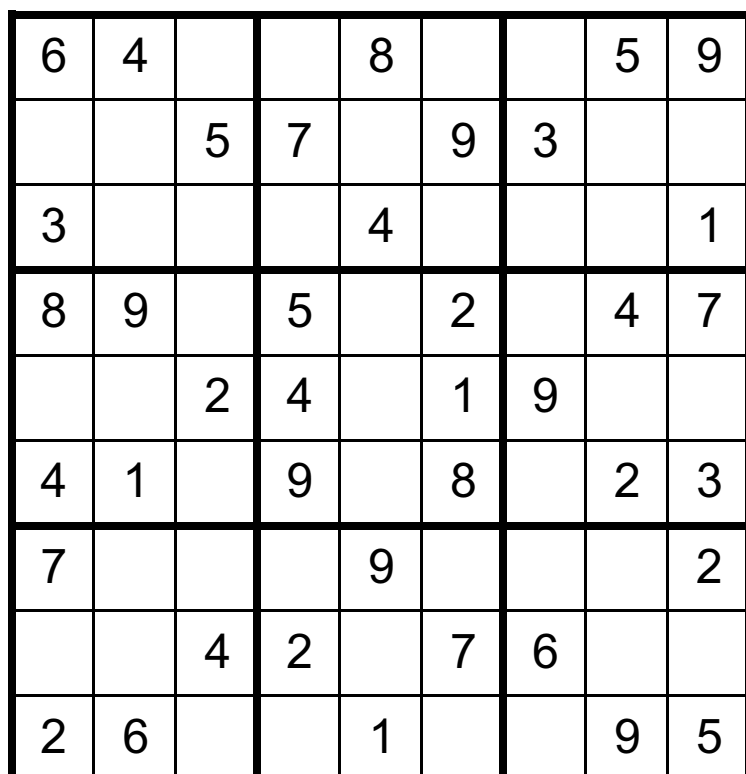
Across

- 1 Field of grass (6)
- 8 Pacified (8)
- 9 Beat through cleverness (6)
- 10 Slipshod (8)
- 11 General condition of body and mind (6)
- 12 Power to make unconstrained choices (4,4)
- 16 Fail completely (4,4)
- 18 Organised opposition to authority (6)
- 21 Country, capital Addis Ababa (8)
- 23 Show to be false (6)
- 24 One suffering from a partial loss of memory (8)
- 25 Loophole (6)

Down

- 2 Dodge (5)
- 3 Wooden pin (5)
- 4 Alert, observing closely (8)
- 5 Branch line (4)
- 6 Philip ____, tough detective created by Raymond Chandler (7)
- 7 Object used as a container for liquids (6)
- 11 Fifty per cent (4)
- 13 Way in (8)
- 14 Concluding (4)
- 15 Plants native to mountain districts (7)
- 17 Season of the year (6)
- 19 Fashion (5)
- 20 Turning tool (5)
- 22 Cleared a debt (4)

SUDOKU



Our summer of fun

With the autumn term well underway, we look back over some of the summer fun and free activities that took place around our schemes this year.

At Maes Yr Hufenfa, St Clears, children enjoyed making lip balms, bird boxes and willow weaving during their summer holiday play sessions. The sessions were organised by Community Development Officer, Rhiannon Ling, with help from Multiply Carmarthen, who provided lip balm, hand lotion and shampoo making workshops for young residents.

In another session children made bird and bat boxes from kits supplied by the Local Places for Nature partnership, who also provided planters, benches and seeds for children to plant wildflowers (pictured below).

In Wrexham, Hightown Community Resource Centre hosted a Holiday Food & Fun Breakfast Club in August. Designed to Smile attended to provide oral hygiene advice to families with children while Xplore! Science Discovery Centre offered craft activities.



Summer play at Golwg Y Castell, Cardigan



Seed planting at Maes Yr Hufenfa, St Clears

Our first digital In Touch

Our first digital only version of our In Touch magazine was published during the summer.

With more people choosing to read news and do everyday things like shopping and banking online, we decided to create a new bespoke news website for In Touch. It featured all the latest news from our communities, information about our services, financial advice and ideas for things to do with the family, just like our print editions.

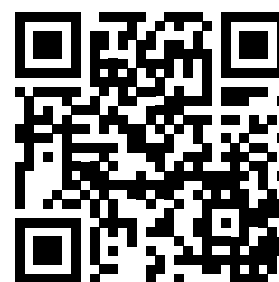
In the week of publication

at the end of August/early September, the digital In Touch was emailed to thousands of residents who had given us their emails. They were able to read the news on their smart phones, tablets and PCs. We also shared links on our social media channels and website and with staff.

The change was a result of our commitment to be more sustainable and efficient as a business. We are ranked as Level 2 with the Green Dragon Environmental Standard, which is awarded

to organisations that take action to understand, monitor and control their impact on the environment.

Next year we will again be producing a digital edition in the summer and sending out printed copies in the spring and autumn.



If you missed the previous edition, scan this QR code to read it again

Here is some of your feedback

"An improvement. The digital version is easier to follow. I usually read on my phone, and I have to enlarge the page and move it around to be able to read the whole section. With the digital it all flows. I just have to go to the menu to reread the sections that interest me. Easy to follow. It's a hit with me."

Wrexham resident

"I miss the crossword."
Cardiff resident

"It's great and easy to navigate, so I can read the bits that interest me first."
Ceredigion resident

"I prefer the hard copy."
Flintshire 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

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.

Get help online

If you prefer not to call, you can visit the TSWS website at www.tenantcare.co.uk where you'll find lots of information and support from professional counsellors. You can also use their live chat.

You will need to use your WWH tenant log in

Username: walesandwest

Password: resident