

In Touch

WINTER 2021

Top tips for saving energy
and wellbeing this winter

Help to buy
your first home

*"I feel like we've
won the lottery"*

Family move to their
forever home

Christmas puzzles,
crafts and cooking





MERRY
Christmas

Our Christmas closing times this year are:

**4pm on Thursday 23 Dec 2021
until 8.30am on Tuesday 4 Jan 2022**

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**

If your Direct Debit Payments are due over the Christmas holidays, turn to page 21 for more information and due dates.

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

Due to the current situation the waiting time for calls may be a bit longer than usual, so please be patient.

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. With the ever-changing circumstances we would advise residents to check up-to-date information on our website wwha.co.uk, the Welsh Government website, Public Health Wales website and other official and reputable sources.



Message from Anne

As we head into another winter with more freedom and less restrictions, we can't forget that COVID-19 is still with us, and we have to take steps to keep ourselves and those around us safe.

If the pandemic has taught us anything it's the importance of having a safe and secure home in a place we enjoy living. So, for this edition, we have chosen the theme "Love where you live".

You can learn about the residents across Wales who are enjoying sharing their outdoor spaces with nature. There's also news of some of the projects in your communities where we are making a difference with financial support, whether prehistoric-style playgrounds or indoor sports equipment for extra care residents.

We are building more new homes for rent than ever too, so we catch up with just a few of the residents who have moved into their new

WWH homes and ask why they like living where they live. There's also news of our future developments.

As we are now able to socialise more, you have told us about some of the activities and acts of community spirit where you live.

We appreciate that not everyone feels comfortable going back out and we have advice for those who may be nervous.

With Christmas just around the corner, and the financial pressures it may bring for some, we look at ways to help save energy and manage your money.

Plus, there's some great Christmas puzzles and crafts for those dark winter nights ahead.

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

Merry Christmas and stay safe.

Anne Hinchey
Group Chief Executive

Glad to be

GREEN



At Wales & West Housing we care about the impact we have on the environment and have adopted the Green Dragon Environmental Standard.

This standard is awarded to organisations that can demonstrate effective environmental management and that are taking action to understand, monitor and control their impacts on the environment.

This year WWH and our group company Cambria Maintenance Services were awarded Level II accreditation which shows how we understand our environmental responsibilities.

The Green Dragon panel of auditors look at all the ways we are working to reduce our impact on the environment and said that “WWH has a strong commitment to continual environmental improvement, shown through commitments to solar and other renewable energy sources, community programs such as Keep Wales Tidy and a strong shift toward becoming a paperless organisation.”

Here are some of the ways we showed how we are supporting the environment...

For our residents

In recent years, we have supported residents to create their own community gardens, to grow vegetables, fruits and flowers, to attract insects and birds. These gardens have been important for residents to meet outdoors. Some projects are supported by our contractors who contribute materials and labour free of charge as part of their commitment to work with us and benefit our communities.

Some examples of projects which have received funding to support our residents and communities are:

- **Doyle Court, Fairwater, Cardiff** for a garden project to enhance an area of the scheme and give residents ownership of the area
- **Glan Morfa Cycling Association, Rhyl** received a grant from WWH and our contractor Anwyl to help buy a lawn mower
- **Lavender Court, Deeside** received labour and materials for an outdoor area
- **Penparcau Hub, Aberystwyth** who worked with our residents to paint planters and plant them up with shrubs, flowers and vegetables for our schemes at Cae Job and Parc Dinas

- **Cefn Coed Fishguard Residents Group** had help to buy lockable storage for gardening equipment to maintain their communal garden. They also built a wildlife garden with a starter pack donated by Keep Wales Tidy. (Turn to page 14 for more examples of places where residents have created wildlife gardens).

In Touch Magazine

We are now emailing digital copies to residents who request it to cut down on the number of copies printed. If you would like to receive digital copies in future, please email communications.team@wwha.co.uk stating your name and address.

We swapped the bag that your magazine is delivered in from plastic to a bioplastic film that is 100% compostable and eco-friendly made from renewable resources, like natural and sustainable potatoes. The paper the magazine is printed on comes from sustainable forests and can all be recycled.



**Rhiw Cefn Gwlad,
Bridgend**
14 homes built using
latest technologies

Paperless

Since the pandemic we now use DocuSign electronic tenancy agreements, which saves paper as well as time.

Working with our suppliers and contractors

We work with our suppliers to make sure they too adopt our principles in their business and buy locally where possible.

Our contractors also support community, educational and environmental projects across Wales.

We also recycle, where we can, to help wider community projects, for example, we were able to donate catering equipment from a care home we demolished to Cardigan Food Bank (pictured right).

Resident groups across Wales have also received surplus food from local supermarkets through the Neighbourly scheme and redistributed in the community.

Low or zero energy bills for our new homes

We build our new homes to high levels of insulation and in some cases have fitted solar panels, where there is a benefit. We have installed air source heat pumps in particular in remote rural areas.

An example is our development at Rhiw Cefn Gwlad, Bridgend, where we built 14 new houses and apartments using latest technologies in solar energy

generation, battery storage and mechanical ventilation to make homes that aim to generate more energy with support from the Welsh Government Innovative Housing Programme.

We have also set up a team who specialise in renewable energy technologies and are working to identify what low-carbon works can be carried out on some of our existing homes to reduce energy costs for residents in the future.



BRIDGEND

As soon as restrictions allowed, the residents at Restway Gardens in Bridgend organised a meet and greet to see their friends and welcome a few new faces.

During the lockdowns they had missed their regular visits with neighbours for coffee and chats, so a couple of the residents arranged a garden get together

one afternoon in September.

They made flyers and invitations and brought along their own drinks. There were cakes too, donated by a resident's son who works in a bakery.

Organisers declared it was a "great success." They said: "Meeting and greeting new residents who moved in during

Covid restrictions and getting to know other neighbours who have lived here for many years was quite something.

"Restway Gardens is such a lovely place and a little "do" is so uplifting. Everyone said how much they enjoyed meeting and greeting one another."

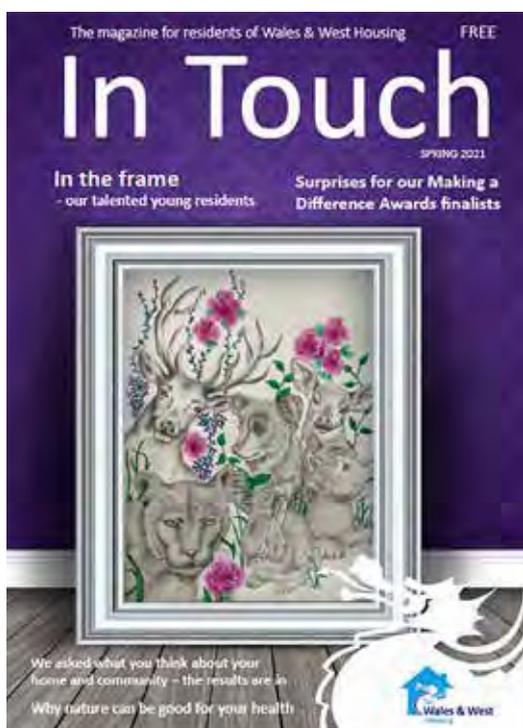
CARDIFF

Home is where the art is for Charlotte

The cover of our spring edition of our In Touch magazine inspired many residents to get in touch. They were amazed by the artistic skill of our young resident Charlotte Dommett, who lives in Fairwater, Cardiff.

Charlotte, a business student, drew the picture of woodland animals using pencil and acrylic paint.

Several residents asked how they could find out more about Charlotte's work. If you would like to get in touch email communications.team@wwha.co.uk and we will forward your emails to her.



Community spirit on Elm Street

Community spirit is strong at Four Elms Court, Cardiff, where residents have also returned to their pre-Covid get togethers.

They have started using their communal lounge once again to hold games nights and coffee mornings.

One resident, who moved in

in 2019, said: "We have a lot of good people living here. One man walks his neighbours' dogs and makes sure our bin store is always clean and tidy and another lady makes and delivers lunches for elderly neighbours.

"We try and organise things to keep ourselves busy and make friends. We have a lovely community here."

POWYS

Wellbeing activities resume for extra care residents

Residents at Llys Glan yr Afon extra care scheme in Newtown have been out and about on day trips with the easing of Coronavirus restrictions – and had plenty to keep them busy on rainy days too.

They visited Clywedog Reservoir in Llanidloes, enjoyed a day out at Gregynog Hall and gardens and took part in an equine afternoon, learning about emotional wellbeing and the benefits of working with horses.

Back at the scheme itself, a new wellbeing room has been created which is a hive of activity for arts and crafts. Residents will soon be running their own workshops making cards and pictures to sell at local craft fairs thanks to the purchase of a printing press for them through our Making a Difference fund.

Members of the Men's Shed group which meets at Llys Glan yr Afon have been busy preparing their allotment ready for Spring when they intend to start growing vegetables for the local community.

WREXHAM

Halloween slime making at Hightown Community Resource Centre



Autumn saw a packed schedule of activities at Hightown Community Resource Centre in Wrexham.

There have been a series of water colour painting sessions and activities to mark Halloween during the October half term.

Adults enjoyed creating wreath and felt decorations under the supervision of a local craft instructor and for children there was a Halloween-themed slime making session. Both events were funded through the Co-op Local Community Fund.

Three workshops were also held as part of Gwanwyn, an annual festival supported by Welsh Government and the Arts Council of Wales which supports creativity in old age.

The sessions were supported with funding from Age Cymru and led to the creation of banners which will go on display at the centre.



WEST WALES

Pet therapy brings smiles to West Wales residents



Residents in West Wales played host to a furry visitor when Marco the therapy dog called to say hello.

The event was the first since the common rooms reopened after lockdown for residents at Llain Las in Fishguard, Pembrokeshire and Llys Owen, Cardigan, Ceredigion.

The visit was arranged through Cariad Pet Therapy and Marco and his human volunteer enjoyed meeting residents over a cuppa and cake.

We love our new homes

We are building more homes for rent than ever before. We asked residents who have moved into some of our new developments recently what they like about their new homes.



I never dreamed I would have a brand new house. I cried when I got the call to tell me I was being given the chance to move to a nice, warm modern home in Cardiff.

I couldn't ask for better. It's a fresh start for me and my daughter. We have gardens and a nice community.

Kim Stevens and her daughter Stacey, who moved from their council home in Grangetown, Cardiff which is earmarked for demolition to one of our 100 new homes at Ffordd Yr Haearn, Clive Lane, Cardiff.

Ffordd Yr Haearn, Grangetown, Cardiff



"I love the design and the size of my flat. It's really big.

The location is great. It is close to the centre of Porthcawl, yet it's in a quiet cul-de-sac. We have a real sense of community among the neighbours here.

Everything is perfect, I couldn't have wished for anything better."

Belinda Davies, who moved to a new apartment for older people at Clos Yr Orsaf, Porthcawl.

Clos Yr Orsaf, Porthcawl, Bridgend



We feel so safe and secure in our new home. The neighbours are friendly and look out for one another. Our new home has wider doors, a walk-in shower and a bath, which makes my life so much easier.

I feel like we've won the lottery. We have a bath which is great for our son. We have a garden too, so I'm now learning to grow roses.

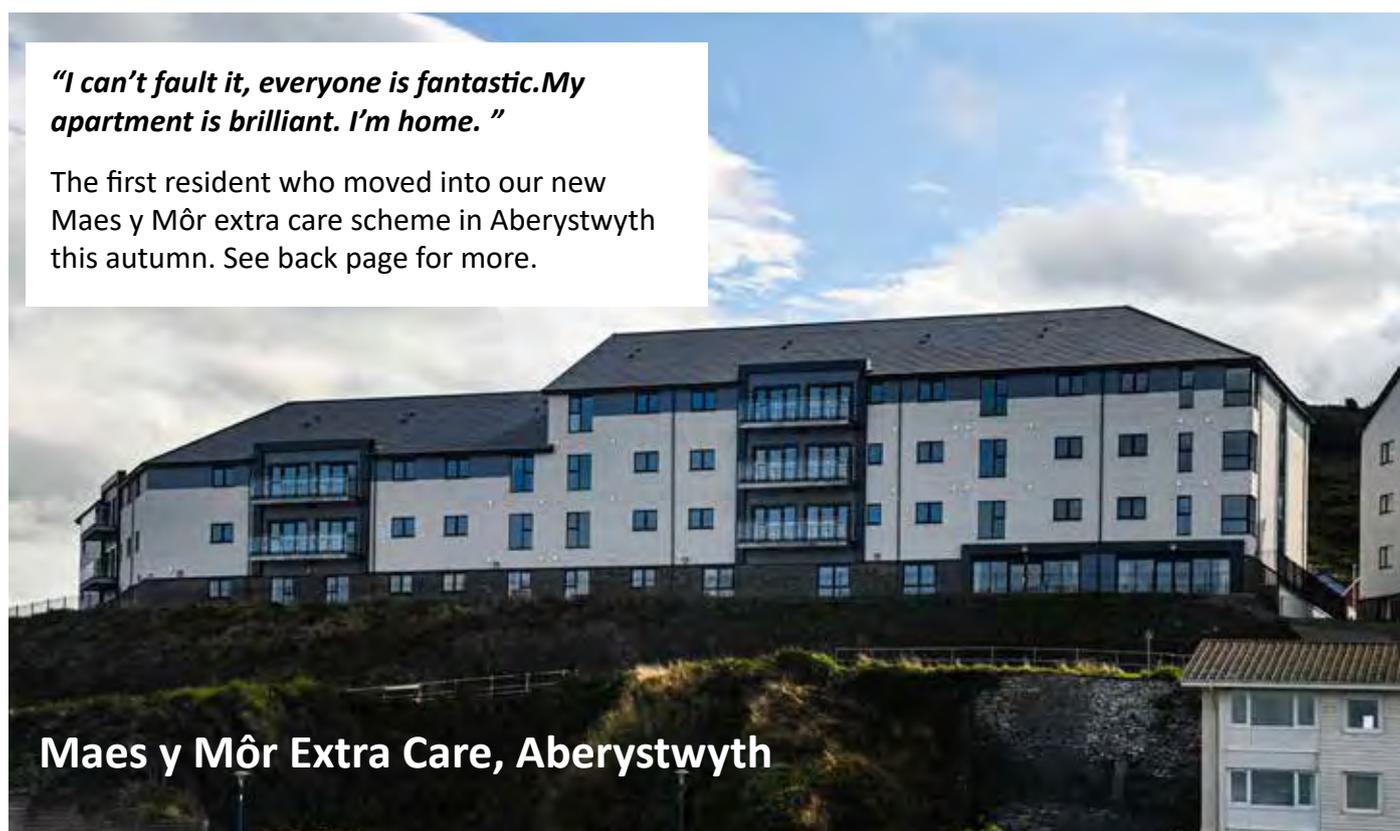
We can walk to the shops and walk our little boy to school. We can also visit our parents and grandparents. We have a safe garden for our little boy. This is our forever home.

Usk Road, Llanishen, Cardiff

Cortney Lloyd, who has cerebral palsy, moved from a one-bed apartment in Canton to a new two-bed house at Usk Road, Llanishen with his partner Sophie and their four-year-old son in November 2019.

"I can't fault it, everyone is fantastic. My apartment is brilliant. I'm home."

The first resident who moved into our new Maes y Môr extra care scheme in Aberystwyth this autumn. See back page for more.



Maes y Môr Extra Care, Aberystwyth

Satisfaction high for our new homes

We are growing and strengthening our development programme so that we can build more homes across Wales every year. So far this year more than 270 families and individuals have moved into a new WWH home and by the end of the year we will have built almost 300 new homes. Next year we are on track to build even more. As our development programme grows, we are working hard to make sure we are learning from each project and improving what we do so that we work efficiently to build excellent new homes that people will be proud to live in.

Homes completed between
July and September this year
82 (compared to 23 last year)

388 homes completed
in the last 12 months

IN THE PIPELINE

NORTH

Work started in the autumn on a development of 34 affordable homes at Cefn Mawr in Wrexham, on a site which had been partly developed, but left abandoned for almost 15 years. Wrenbury Court is being built by our long-term construction partner Anwyl Partnerships and will be made up of 2 and 3 bed houses and bungalows.

Construction is well under way at the former Bryn Awel hotel site in Mold, where 23 affordable apartments are also being built by Anwyl Partnerships, and at Penmaenhead in Conwy,



Penmaenhead, Conwy

where Brenig Construction are working on a development of 6 apartments and houses.

There are 6 eco-homes being built in Northop, Flintshire, on the site of an old church. The United Reformed Church was knocked down earlier this year after the land was released to us under Housing Justice Cymru's Faith in Affordable Housing project, which aims to provide surplus church land for new affordable housing. The homes are being built by one of our new contractors, Beech Construction, with funding from Welsh Government's Innovative Housing Programme. Work started on site in November.

WEST

Demolition work has started on the former Aberaeron Hospital in Ceredigion to make way for 20 apartments, which will be ready to welcome

new residents in 2023.

We are working with our long-term construction partners TRJ to build 20 apartments for affordable rent in the popular seaside town. Further along the coast we expect 10 new homes at Cylch Peris, Llanon, to be finished by the end of the year.

In north Pembrokeshire TRJ have also started work on 17 new homes at The Barn, Dinas Cross and are due to have 11 homes at the Globe Inn, Maenclochog ready for residents to move in next spring.

In Carmarthenshire Jones Brothers (Henllan) Ltd have started work on the site of the former creamery at Station Road, St Clears, where 45 new apartments and houses are being built.

Work is well underway on the site of the former Tawelan care home where TRJ are building 18 apartments, 2 and 3 bed houses and a specially-adapted bungalow. We

Homes started between July and September this year **92** (highest of the year) compared with 79 the previous year

Resident satisfaction **9.7 out of 10**

You said you liked
The layout and location of your new home

You said you would have liked
A bigger garden

Resident Satisfaction 9.7

The Globe Inn, Maenclochog



Colchester Avenue, Penylan



are also on site developing 6 houses and apartments in the Abergwili area of the town, which are due for completion early next year.

We have also secured planning permission for our new development of apartments and offices on the site of the former Cardigan Hospital. We expect work to start at the end of the year. The scheme will preserve the town's historic Nash House as the centre piece of a development of 34 low-carbon, eco-friendly homes for older

people plus offices for WWH staff and community facilities.

SOUTH

Work is well underway in Cardiff, where 50 new homes are going up on the site of the former Three Brewers pub and neighbouring car salesroom at Colchester Avenue, Penylan. Our long-term partners Jehu Group are developing the site.

Also in Cardiff our long-term partners Hale Construction are

making good progress with our development of 49 apartments for older people on the site of the former Blue Dragon Hotel on Newport Road.

The first few residents have moved into our new development of 100 homes in Clive Lane, Grangetown, Cardiff. We expect the majority of the homes to be completed in the new year.

Helping you to make the right move

We recognised that in order to safely let our properties through the pandemic, we had to make some changes to the process to keep residents, applicants and staff safe. You told us that our use of key safes and electronic paperwork was really useful, so we will continue to use them. We want to help you make the right decision on your move. By talking

to you about what is important, we can help you consider the financial implications of moving and make sure that the rent you are responsible for paying is affordable. We can also help you access the right support to make the new property into your home, for as long as you want to stay.

Resident Satisfaction remains high at
9.2 out of 10

You said “I like that my home suits my needs”
You would have liked the property to be cleaner.

Lettings right first time is **52%** the highest score of the year

We're cutting the average number of days our homes are empty between residents moving.

It is now
51 days
compared with
92 days
a year ago



First-time buyer Louis Burrows loves owning his own home close to the sea in South Wales.

Louis, who works for the Vale of Glamorgan Council in Barry, was able to buy a new-build two-bedroom house at Golwg Y Môr, Rhoose Point, with WWH's Low-Cost Home Ownership scheme.

The scheme, which is run in partnership with the Vale of Glamorgan's Aspire2Own scheme, recognises that first time buyers who live and work in the county find it difficult to get onto the property ladder and offers some new homes at 70 per cent of the market value making them more affordable.

Louis was living at home in Barry with his mum and had been saving for six years for a deposit which meant that, with a mortgage, he could afford to buy

“I could never have afforded to buy a home like this without help from Wales & West Housing”



his Taylor Wimpey home at 70 per cent.

Louis was introduced to the Low-Cost Home Ownership by his sister who also benefitted from the scheme to buy a new Taylor Wimpey house at Barry Waterfront.

“I could never have afforded to buy a home like this without help from the LCHO scheme,” says Louis who moved into his new home in May 2021.

“With the deposit I had saved, and my mortgage offer, I could only afford a flat in my price range. To buy a house in this area I would have had to buy with a friend.”

“Now I have my own brand-new house in a place where I never thought I could afford to live. I love being here.”

What is Low-Cost Home Ownership?

WWH works in partnership with a number of new home developers and local authorities on Low-Cost Home Ownership (LCHO) schemes. These schemes help local first-time buyers that may be struggling to get on to the property ladder by offering them an equity share of a brand-new home.

In recent years we have sold a number of two and three-bedroom Taylor Wimpey homes at Golwg Y Môr and Barry Waterfront. We will have 38 2 and 3 bedroom homes on the Taylor Wimpey, Gwêl Yr Ynys site

in Sully (12 of these already sold) available in phases.

We will also be working with Redrow homes to offer a number of LCHO houses in Caerphilly, the first of which should be available in summer 2022.

For more information on Wales & West Housing LCHO schemes visit www.wwha.co.uk/en/find-a-home

If you are interested in buying an LCHO home in the Vale of Glamorgan, visit <https://www.valeofglamorgan.gov.uk/> and search for **Aspire2Own** where you can register your interest.

Making a place for nature where you live



"We all moved in a year ago in lockdown, so this project has really brought the neighbours together. We're looking forward to the spring when all the bulbs and flowers are in bloom."

Our residents across Wales are loving where they live and sharing their outdoor spaces with nature.

From Merthyr Tydfil to Flintshire, Sledgau to Swansea and everywhere in between, residents have been bringing nature into their lives by building wildlife, butterfly and fruit gardens in their communal outdoor spaces.

They have been helped by staff from Keep Wales Tidy (KWT) and WWH Community Development Officers using 'starter' kits provided by KWT's Local Places for Nature programme.

Funded by Welsh Government, the Local Places for Nature Programme aims to restore and enhance 'nature on your doorstep', and in places where

people live, work and access public services. The programme focuses on areas of deprivation with little or no access to nature.

As part of the programme groups of residents successfully applied for packages from KWT containing all the tools and materials they needed to create new nature gardens and time from KWT staff to help groups install their gardens.

Cardiff Housing Officer Claire Ashby says: "During a time when many of us were brought closer to nature, residents have said these wildlife projects have given them a positive focus during difficult times. In some areas we've been able to take unloved areas and give them a new purpose. It's brought neighbours together and

given them enormous pride and enthusiasm in the environment where they live."

One of the most recent projects was at Pentland Close, Cardiff, where staff from KWT were joined by volunteers from Coca-Cola and residents to build and plant raised beds with pollinator plants, herbs and bulbs. They also planted trees along the perimeter and fruit trees in an orchard area. They installed boxes for birds, hedgehogs and bats and benches for the residents.

Keen gardener and resident Mary Nash said: "We all moved in a year ago in lockdown, so this project has really brought the neighbours together. We're looking forward to the spring when all the bulbs and flowers

Some places where our residents have created nature gardens to date

Butterfly Gardens

Cardiff

- Applewood Close
- Limebourne Court
- Hanover Court
- St Clements Court
- Carmel Court

Swansea

- Llwyn Y Môr

Wildlife Gardens

Pembrokeshire

- Cefn Coed Resident's Group, Sceddau

Merthyr Tydfil

- Twyncarmel

Rhondda Cynon Taf

- Cyncoed, Ynysybwl

Cardiff

- Celyn Avenue

Fruit Gardens

Flintshire

- Sydney Hall Court Garden Club

Caerphilly

- St Catherine's Court



are in bloom, it will bring colour to the area. We're excited to see what wildlife will nest in the boxes too."

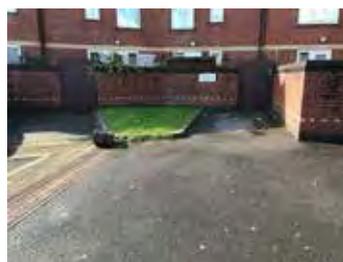
How to apply

If you are interested in creating a wildlife garden where you live, please contact your local Community Development Officer who can advise you and, if suitable, can make an application to KWT on behalf of your scheme.

In 2020 the Board of WWH Group chose Keep Wales Tidy as its annual charity to benefit from £30,000 in funding over three years to support its working with disadvantaged groups across Wales.



Cyncoed, Ynysybwl - before and after



East Tyndall Street, Cardiff - before and after



It's excellent to have this opportunity to make the area look nice and get the neighbours involved.

Resident, Celyn Avenue, Cardiff

The lockdown was hard for many people. Working on the wildlife project was a great opportunity to get outdoors and socialise safely. Everyone has said it's nice to see the estate looking so colourful.

Resident, Cefn Coed, Pembrokeshire

LOVING your communities

Social events, activities and fun days have sparked back into life within our communities this year, with plenty for all ages to enjoy.

Here, we round up some of the events and initiatives we have supported throughout 2021 which have made a difference to people across Wales.

In West Wales, we teamed up with Cardigan Neighbourhood Policing team and Jigso Children's Centre to put on a summer of fun activity programme which brought new neighbours together at **Golwg y Castell in Cardigan**.

Activities included slime making, giant bubbles and litter picking. Rhiannon Ling, Community Development Officer at Wales & West Housing, said "It was nice to be out and about again doing what we all love, talking to residents and making a difference in communities."

A community project at Cardiff's largest prehistoric site is bringing heritage to life for communities in and around Caerau following the opening of a new children's play area.

We donated £70,000 towards the cost of the facility at **ACE's (Action in Caerau and Ely) Hidden Hillfort Project at Caerau, Ely**.

The project is exploring the history and archaeology of the Iron Age Caerau Hillfort and the surrounding area, helping to connect communities with their heritage.

Anne Hinchey, WWH Group Chief Executive, said: "The Hidden Hillfort is a fantastic project that is giving local people, including many of our residents, the opportunity to learn about and appreciate the history of the area where they live as well as creating play facilities for local families."

Our financial support for all of the projects we helped this year were delivered through our Making A Difference fund, which works with our suppliers and contractors to give back to local communities through supporting sports and community groups.

In **Holywell, Flintshire**, we purchased a billiard table for residents at Plas yr Ywen, our new extra care scheme, to enjoy in their leisure time.

We've also provided funding for a charity football match involving community football team North Wales Dragons, which is set to take place this December.



Fun day at Golwg y Castell



Hidden Hilfort Project, Caerau



Hidden Hilfort Project, Caerau



Hidden Hilfort Project, Caerau

The power of

One of the positive impacts of the pandemic has been a rise in the number of people recycling in Wales.

Wales is currently number 3 in the world for recycling and is aiming to get to the top. According to data from WRAP, the charity behind Wales Recycles, 92% of us now regularly recycle at home, with 55% of us recycling more than we were 12 months ago.

Wales Recycles, a campaign supported and funded by Welsh Government, has these tips to help everyone make small changes to boost our recycling efforts and help to get Wales to reach zero waste by 2050.

Remove food from card packaging

Remove chunks of food from paper and card packaging before putting in the recycling.

Why is it important to recycle?

The more you are able to recycle, the less waste goes to landfill.

In many areas our staff work with local councils to provide information leaflets showing what can be recycled to prevent excess waste.

In some flat and apartment schemes in North Wales, to save the number of trips to the bin stores, residents are using bags for life for their recycling then emptying them when they are full.

Local councils will not provide extra waste bins where waste can be recycled. Therefore any bins that are overflowing with rubbish will not be collected by local councils. In these cases, and cases of fly-tipping or contaminated recycling bags, WWH have to employ specialist contractors to remove the waste at a cost which is passed onto all residents at the scheme via service charges.

Local councils will prosecute cases of fly-tipping or contaminated waste if they have evidence.

Go green when you clean

Empty cleaning product bottles can be recycled - from plastic bleach bottles to trigger sprays and furniture polish aerosols. Make sure they're empty and put them into your recycling. Don't forget to empty the bottles, crush them then replace the lids before recycling. Trigger sprays can be left on cleaning bottles.

FACT

Recycling just one cleaning spray bottle saves enough energy to charge six tablets.



RECYCLING

If it's plastic and bottle shaped, recycle it

Most of us recycle plastic drinks bottles, cleaning product bottles and toiletry bottles. For pots, tubs, bottles and trays, give them a quick rinse before recycling

them; remember to remove the plastic film. To save water rinse plastic items in your leftover (non-greasy) dishwasher before putting them in the recycling.

Recycle aerosol cans from every room

Metal recyclables such as aerosol cans can be recycled again and again and again without losing quality. Empty aerosol cans such as hairspray, deodorant and shaving gel aerosols can be recycled.

FACT

Recycling just two aerosol cans saves enough energy to power a DJ set for one hour.

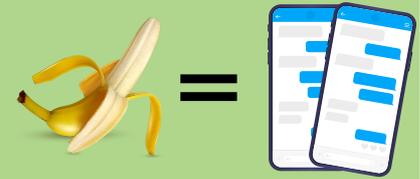


Turn your food waste into power

If you're cooking, put all inedible food waste such as vegetable peelings and stalks into your food waste caddy, along with eggshells and any bones leftover from meat or fish. Teabags, coffee grounds and fruit peelings can also be recycled. When food is recycled it is turned into renewable energy.

FACT

One recycled banana peel can produce enough energy to charge two smartphones.



Use the scrunch test

Not sure if a piece of paper can be recycled? Try scrunching it up in your hand. If it doesn't spring back, then it can be recycled. It's a good test to use with wrapping paper. And if you're recycling birthday cards, tear off any glittery bits first.

Give it a quick squish

Give cans and plastic bottles a quick squish – that'll save room in your recycling container and make them more efficient to transport. Scrunch foil items loosely together to help them get through the sorting process without getting lost.

If you're not sure, check

Each local authority has different rules for recycling, so please check on your local authority website.

For more information visit www.walesrecycles.org.uk



Borrow affordably this Christmas with Cardiff & Vale Credit Union

Cardiff & Vale Credit Union are urging all those who need affordable credit this year to avoid high cost lenders and approach a credit union, which can potentially save hundreds in interest.

Christmas loan comparison - £500 repaid over 12 months:

Lender	APR	Total Interest	Difference in cost
Cardiff & Vale Credit Union	41.2%	£52.56	
Moneyline	169.00%	£160.78	3 times more expensive
Morses Club	498.34%	Not shown on website	4 times more expensive
Choose Wisely	736.8%	£246.40	4 times more expensive

Figures correct as at 03/11/2021

All Wales & West Housing residents are eligible to become a member with the credit union. Membership is free, and gives access to:

- An easy way to save easily as much or as little as you like
- Affordable loans (approval subject to affordability) which can be applied for online
- Direct Child Benefit payments accepted for savings and family-related loans in addition to other methods
- Free life insurance on savings and loans (terms and conditions apply)

For more information visit www.cardiffcu.com or call the credit union on **(029) 20872373**.

Direct debits due over the Christmas holidays

If your direct debit is due to be paid to us on **25, 26, 27 or 28 December** you won't see this come out of your bank account until **Wednesday 29 December**.

If your direct debit is due to be paid on **1, 2 or 3 January** you will see it coming out of your bank account on **Tuesday 4 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 20 December until Tuesday 4 January.



Usual DD collection date	Collection Dates over Christmas (will be taken on dates below or shortly after)
20th (Mon)	20th (Mon)
21st (Tues)	21st (Tues)
22nd (Wed)	22nd (Wed)
23rd (Thur)	23rd (Thur)
24th (Fri)	24th (Fri)
25th (Sat)	29th (Wed)
26th (Sun)	29th (Wed)
27th (Mon)	29th (Wed)
28th (Tues)	29th (Wed)
29th (Wed)	29th (Wed)
30th (Thur)	30th (Thur)
31st (Fri)	31st (Fri)
1st (Sat)	4th (Tues)
2nd (Sun)	4th (Tues)
3rd (Mon)	4th (Tues)
4th (Tues)	4th (Tues)
5th (Wed)	5th (Wed)
6th (Thur)	6th (Thur)

Switching energy supplier

– and what to do if your current supplier goes bust

It has been a year of uncertainty and crisis in the energy market. Prices have risen so high that some smaller energy suppliers have gone out of business.

If this happens to you, there are measures in place to ensure your energy supply won't be cut off. Prices are currently high whichever energy supplier you use – but if you are thinking of switching suppliers for your gas or electric the process is designed to be simple and straightforward.

What do I need to do if my energy supplier goes bust?

Wholesale gas prices – the amount it costs energy firms to deliver gas to us – have reached unprecedented levels but suppliers can only charge us a maximum amount for the gas and electric we use because of an Energy Price Cap set by the

energy regulator Ofgem. This has left many smaller firms in financial difficulty.

If your energy supplier goes bust, regulations mean you will be automatically moved to a new supplier chosen by Ofgem.

At the end of September almost 1.5m households had been shifted to a new energy supplier by Ofgem after their existing supplier went bust. Firms which folded included Avro Energy, People's Energy and Green Supplier Limited.

If your energy supplier folds, the advice from Ofgem is:

- Take a meter reading and don't switch
- Wait for Ofgem to appoint a new supplier. This can take a few days and your new supplier should contact you directly
- Once you've been contacted by your new supplier:
 - Ask to be put on their cheapest tariff
 - Shop around for a new

supplier and switch if you want to, but you may find limited options.

Further help

Ofgem has lots of information on which companies have taken over energy suppliers who have gone out of business. They also have information if you are thinking of switching: www.ofgem.gov.uk

Citizens Advice has lots of advice on energy from what to do if you're having problems with your supplier to switching suppliers and getting financial support: <https://www.citizensadvice.org.uk/wales/>

Turn2us for information on grants and financial support available to help if you're struggling to pay your energy bills: <https://www.turn2us.org.uk/>

Help paying your energy bills

Winter Fuel Payment

If you were born on or before 26 September 1955 you could receive £100 to £300 to help pay your heating bills. You may qualify automatically or you need to make a claim before 31 March 2022 to receive a payment

for this winter. Find out more at <https://www.gov.uk/winter-fuel-payment>

Warm Home Discount

You could receive £140 off your electricity bill for winter 2021-22 under this Government scheme if you're on a low income or get the Guarantee Credit element of Pension Credit.

<https://www.gov.uk/the-warm-home-discount-scheme>

Cold Weather Payment

If you qualify you could get a payment if the temperature reaches zero degrees or below for 7 consecutive days. <https://www.gov.uk/cold-weather-payment>

Grants

Some energy suppliers offer grants to customers, including British Gas, Scottish Power and E.ON

Tips for saving energy at home

Household energy bills are set to rise dramatically this winter as the price of supplying gas and electricity to homes in Wales has soared.

But there are a surprising number of small things you can do to reduce your energy usage, keep your bills down – and help the environment by reducing your carbon footprint in the process.

Here we look at some of the easiest ways to save on your gas and electricity usage over the coming months.



Get to know your heating system. Adjusting the thermostat to control the temperature in your home will help to save you money – even if it's just by one degree. 18 to 21 degrees is considered a comfortable temperature according to the Energy Saving Trust



Use a smart meter – these reveal energy use in real time and show you how much electricity and gas you're using in pounds and pence



Turn off standby mode – switching things like TVs and games consoles off completely rather than leaving them in standby mode means you'll use less energy



Lighting – turn off lights in any rooms you're not using and check if you have energy-saving light bulbs, typically LED ones



Wash your clothes at a lower temperature



Look for energy ratings when buying new electrical appliances. A+++ is the most efficient



Boil only the water you need rather than filling the kettle to the top when making a hot drink



For more information visit:

- Energy Saving Trust <https://energysavingtrust.org.uk/>
- Smart Energy GB <https://www.smartenergygb.org/smart-living/energy-saving-tips>
- Warm and Safe Homes Advice <https://www.nea.org.uk/wash-advice/>

Struggling with your rent this Christmas?

Talk to us

Christmas can be a costly time and it can be tempting to overspend. With so many extra expenses on your usual budget, it's important to make paying your rent a priority.

The Covid pandemic has highlighted the importance of a safe, warm and secure home.

If you are struggling to meet your rent payments, don't hide away, talk to your Housing Officer. They can amend your payment

plans to take into account your financial situation.

"Our main aim is to help residents keep their homes, but we can only help if people are willing to talk to us and are open and honest about their problems", said a WWH Housing Officer.

"There is no need to feel ashamed or afraid. If we don't know that you are struggling, we can't help."



Paying your rent

You have told us that money worries are affecting you and your family, with the reduction in Universal Credit, rising household bills, and Christmas coming soon.

Despite a challenging time, we currently see that just over **80% of residents are paying their rent** as arranged with their Housing Officer.

We have a team of Tenancy Support Officers and Housing Officers, who can help you with any money concerns, from day-to-day budgeting advice to dealing with multiple debts. From paying your rent to accessing funds to replace that broken washing machine, they are there to help. The sooner you contact us, the sooner we are able to help.

Please remember that our advice and support is impartial, non-judgemental, and is always free.



Keep well this winter

Before the pandemic, getting out and about visiting the shops or friends was something that many of us didn't really think about.

With all that's happened since the pandemic, some people may be feeling anxious about going out and about again. But getting out again can be important to help us feel better both physically and mentally.

A leaflet produced by Older People's Commission for Wales and funded by Welsh Government is now available, with practical tips that will help older people to feel more prepared and confident about getting out and about again and to keep well through the winter months, as well as details of whom to contact for help or support. Produced in partnership with Public Health Wales, the Older Person's Commissioner and Age Cymru, *Keeping Well This Winter, Ready To Go* is an information brochure packed with lots of advice and tips for older people and friends and family who support them.

Here are some top tips for getting out and about again

Before you head out, it will be helpful to check the latest rules/restrictions that might be in place, and let someone know you'll be popping out if you can.

Things to take with you:

- hand sanitiser
- face coverings (if these are required or you choose to wear one)
- your mobile phone (if you have one)
- shopping bags
- any glasses, hearing aids or mobility aids you might need while you're out.

A bit of help can make all the difference

If you are able to go out with your family or friends, or a local volunteer, they can give you a bit of help if you need it, which could help you feel more confident.

Contact Age Cymru's advice line on 0300 303 44 98 to find out what's available in your area or if you're online, visit Dewis Cymru www.dewis.wales



How will you get there if you don't have access to a car?

Walking? Think about the route and the distance involved – a walk you previously found easy may be more difficult if you haven't been as active during the pandemic.

Using public transport? Make sure to check timetables as many services have changed due to the pandemic. You may also want to think about the times you travel if you are concerned about using services that might be particularly busy.

Going to the shops? Don't try and carry too much. Try filling a carrier bag or two at home to give you a sense of what you would be comfortable carrying – and bear in mind how long you may need to carry it for. A backpack or shopping trolley might also be helpful.

Be prepared to queue if there are limits on the number of people allowed in a shop, café or other business at one time, you may need to stand outside. So think about how comfortable you would be standing without support.

Dress suitably to keep yourself warm and dry. We all know how quickly the weather in Wales can change. Try different options and layers at home and think about the shoes you'll wear. Try on any footwear you're planning to wear out, if you haven't worn

them for a while, to make sure they're comfortable, provides sufficient grip and won't cause you to trip or fall.

Look out for bumps. These can be in the pavements and other outdoor surfaces can be uneven or slippery in bad weather, which can increase the risk of trips and falls. It could be helpful to go walking outside of your home for short periods each day, gradually increasing the distance, to build up your confidence as well as your stamina.

- Make sure you keep moving as much as possible and try to eat well.
- Keep yourself and your home nice and warm. Stay wrapped up!
- Get your Covid vaccination booster and Flu vaccination when these are offered to you.
- Think about your mental health, and try to find time to do things you enjoy.
- Make sure you're claiming all of the financial support you're entitled to – it can make a big difference.
- Don't be afraid to ask for a bit of help if you need it – we all need a hand with something once in a while. There are lots of organisations all over Wales that can help you.

You can download a copy of the leaflet from the Glamorgan Voluntary Services (GVS) website <https://www.gvs.wales/news/older-peoples-commissioner-for-wales-keeping-well-this-winter>

Helpful contacts

Age Cymru Advice Line	0300 303 4498	Carers Wales	0808 808 7777
Age Connects Wales	029 2068 3600	Cruse Bereavement Care	0808 808 1677
Alzheimer's Society	0333 150 3456	Hourglass Cymru (formerly	
BAME Helpline	0300 222 5720	Action on Elder Abuse)	0808 808 8141
British Red Cross	0808 196 3651	Older People's	
CALL Mental Health Helpline	0800 132 737	Commissioner for Wales	03442 640 670
Dementia Helpline	0808 808 2235	RNIB Cymru Helpline	0303 123 9999
Care and Repair Cymru	0300 111 3333	Stroke Association	0303 3033 100
Carers Trust	0300 772 9702	Versus Arthritis	0800 5200 520



Be a good neighbour and stay safe with your scooters

Respecting and getting along with the people who live around us makes a huge difference to our wellbeing and general happiness.

However, there is one area where some residents may be putting their neighbours at risk

without realising.

There has been an increase in electric scooter ownership particularly among our older residents in recent times.

Electric motorised mobility scooters are a great way for

older and vulnerable residents to maintain their independence.

There are a few things to consider for the safety of you, and your neighbours, before you go out and buy one.

What do I need to do?

Before making your purchase you must write to your Housing Officer or Scheme Manager asking permission. They will help you to work out where you can safely store and charge your scooter.

Where will I store it?

Our schemes have limited storage areas dedicated for scooters and these spaces are prioritised on

residents' medical needs and/or a first-come-first served basis. In some schemes there is a waiting list for storage space. All this will be taken into consideration when you seek written permission.

Can I keep it in my home?

In some cases, this may be possible, but our staff will help you to assess whether you can charge it safely in your home. They will also help you to work out if you can safely manage to move your scooter in and out of

lifts and along the corridors to your home.

Can I keep it in the communal areas?

We have been advised by fire services across Wales that scooters must not be kept in communal areas. If a fire broke out the scooters could block escape routes and other residents could trip over them. The batteries when charging could also cause a fire risk.

What are my responsibilities if I am given permission to keep a scooter at my home/scheme?

As a scooter owner you are responsible for:

- The safe storage of your vehicle. Don't store your scooter in corridors, communal areas or under stairwells.

- Making sure you drive responsibly and take care and attention when in the grounds and communal areas.
- Making sure you are able to manage to move your vehicle in and out of your scheme or flat (you could try a try before you buy scheme).
- Providing your Housing Officer/Scheme Manager with a copy of your

appropriate insurance to cover theft, damage, injury to yourself or third parties and damage caused by your vehicle.

- Maintaining your scooter so that it is safe.

How we can help

Our housing staff are experienced in the safe use and storage of mobility scooters in our housing schemes and will work with you to help you find suitable solutions.

Keeping our communities safe

We have always found that the most effective way to tackle anti-social behaviour is to get out, meet people, get an understanding of the circumstances, and work with you to help resolve situations.

We are pleased that after a very difficult time, we are back to being able to work in this way, with the proper regard for your safety and ours. We recognise that in some serious cases, we are not able to resolve situations

on our own and have developed good working partnerships with the police, local authorities and other agencies to enable us all to work together to help keep our communities safe.

You said you liked
Our attempt to deal with issues



Improvements you would like to see

More support



Satisfaction remains good at 7.5 (compared with 4 the same time a year ago and 6.9 in 2019)

Call for repairs higher than ever

Autumn has been a busy time for repairs. Between the start of July and September we received 8,500 requests, which is an average of 130 calls per day. This is higher than the same period last year and the year before. We expected this as repairs which could not be reported when Covid-19 emergency only restrictions were in place are now coming forward and being completed.

We have around two solid weeks of repair work booked into the work diaries of our trade staff, which has resulted in the wait for repairs to be completed being longer than usual.

During the autumn, the average time from reporting all types of repairs to us to the time of them being completed was 12

days, rather than with our more usual 7-10 days. More than half of all repairs were completed within 5 days.

Essential gas servicing and electrical testing is progressing well, with residents allowing necessary access for staff so that their homes are kept safe.

Some of the key areas we are focusing on to make sure we can keep our services working efficiently are:

- Working with our suppliers to make sure that we have materials and parts available when we need them. Although there have been delays in the supply of some materials, such as heating parts for boilers, glass and double-glazed units, we are

managing these issues.

- With vans in short supply we have been reviewing how we use our vehicles and delaying when they are renewed.
- Managing repair work diaries to fit in as many repairs into a day as possible. Overall, there has been less staff available due to people needing to self-isolate if they have Covid symptoms and our repairs team following approved safety guidance as they work, including checking that no-one is showing symptoms of coronavirus before entering any homes. Working in this way we have maintained a very high level of satisfaction.

With the winter approaching, always the busiest time of the year for repairs, we are working harder than ever to make sure that our high level of service continues into 2022.





Total number of repairs completed
7750



25,324
total repairs since start of the year

11.9 average number of days to complete repairs from the time of reporting higher than same time last year (9.3 and 8.1)



70% of repairs completed first visit



53% were completed within 5 days



RING

The recent popularity of SMART technology has seen a rise in the number of residents installing video doorbells to their homes.

We all want to protect our homes and see who's calling – however, there are a couple of things to consider.

Do I need permission?

Yes, your tenancy agreement says you must seek permission from WWH prior to installation, so please check with your Housing Officer first.

Are there any laws I should follow?

If your doorbell or security camera is only monitoring your property or garden then no.

However, if your system captures images of people outside the boundary of your property – for example, in neighbours' homes or gardens, shared spaces, or on a public footpath or street, then you must follow **General Data Protection Regulation (GDPR)** and the **Data Protection Act 2018 (DPA18) laws**.

The Information Commissioner's Office, the authority which upholds information rights and data privacy, has the following advice:

You will need to:

- Let people know you are using CCTV by putting up signs saying recording is taking place, and why.
- Make sure you don't capture more footage than you need
- Make sure the footage you capture is held securely and nobody can watch it without good reason.
- Only keep the footage for as long as you need it – delete it regularly.
- Make sure your system is not misused for other reasons by anyone you share your property with, such as friends or family.

You also need to make sure you respect the data protection rights of the people whose images you capture. This means:

- If a person, eg a neighbour asks you (in person or in writing) for a copy of the video footage you have of them, you must respond within one month and give them a copy of the data.
- If a person asks you to delete footage of them, you should do this within one month. You can refuse if you specifically need to keep it for a genuine legal dispute – in which case you need to tell them this, and also tell them they can challenge this in court or complain to the ICO.

If you are unsure, speak to your Housing Officer or visit the ICO website: <https://ico.org.uk/your-data-matters/domestic-cctv-systems-guidance-for-people-using-cctv/>

Satisfaction & complaints

Complaints - 15

We received 15 complaints between July and September, 7 more than the previous three months.

Our repairs service saw the most complaints with 4 compared to 3 the previous month and there was 1 complaint for our help me pay service. Anti-social behaviour complaints dropped from 3 to 2 and our lettings and new homes services had no complaints

Some of the other areas of complaint were about staff or contractors and communication.

Satisfaction - 8.9/10

Our satisfaction levels remain extremely high at an average of 8.9, the same as the previous quarter. The highest area was our new home developments at 9.7 compared to 9 the previous three months. The overall average satisfaction rate also includes lettings, anti-social behaviour and repairs.

Resolving complaints - 12

The average number of days we took to resolve complaints is 12 compared to 14.9 pre-Covid.

For information on how to make a complaint, or compliment our services, visit the contact pages of our website at

www.wwha.co.uk

PUZZLES

Wordsearch

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

- | | | | |
|---------|------------|-----------|----------|
| SCARVES | CHILLY | SOUP | HAT |
| FIRE | BOOTS | HOODIE | DECEMBER |
| CANDLES | CHESTNUTS | WHITE | FAMILY |
| BLANKET | FOOTPRINTS | SNOW | |
| COSY | FREEZING | HOT | |
| WREATH | IVY | CHOCOLATE | |

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

COVID-19 is still with us. Help keep Wales safe:

- get both of your jabs
- if you have symptoms, **self-isolate and book a PCR test**
- if you do not have symptoms, **take regular lateral flow tests**
- outdoors is safer than indoors
- keep your distance when you can
- wash your hands
- **wear a face covering**

Recent and upcoming changes

From 15 November

If you are over 18, you must show the NHS COVID pass to enter theatres, cinemas and concert halls.

Sudoku

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

Crossword

Across

- 1 Addition to a will (7)
- 7 Restrained, humble (6)
- 9 Glisten (7)
- 10 Aromatic substance used to add flavouring (5)
- 11 In one's sleeping place (4)
- 12 Circular frame with spokes (5)
- 16 Not sharp (5)
- 17 Palm fruit (4)
- 21 Audibly (5)
- 22 Marine plant (7)
- 23 Semi-precious gemstone (6)
- 24 Unit of length equal to 220 yards (7)

From Friday 29 October

Self-isolation has changed when somebody in your household has coronavirus symptoms or has tested positive for coronavirus.

Fully vaccinated or aged 5 to 17

If someone in your household has symptoms or has tested positive and you are fully vaccinated or aged 5 to 17 you should self-isolate and take a PCR test. If your test is negative you can stop isolating.

Not fully vaccinated

If someone in your household tests positive and you are not fully vaccinated you should self-isolate for 10 days and take a PCR test on day 2 and day 8. You should self-isolate for 10 days even if your tests are negative.

Children aged under 5

Children aged under 5 do not have to self-isolate or take a test

if they have been a contact of a positive case in their household or otherwise.

If you have any **coronavirus symptoms (a high temperature, a new continuous cough or a loss or change of taste or smell)**, you should self-isolate at home and get a test. You should not go to a GP surgery, pharmacy or hospital. Self-isolation applies to adults and children of all ages.

If you have **tested positive for COVID-19**, or have been told to self-isolate by the NHS Wales Test, Trace, Protect (TTP) service, you must stay at home. You are breaking the law and could be fined if you do not stay at home and self-isolate.

The self-isolation period is 10 days from either:

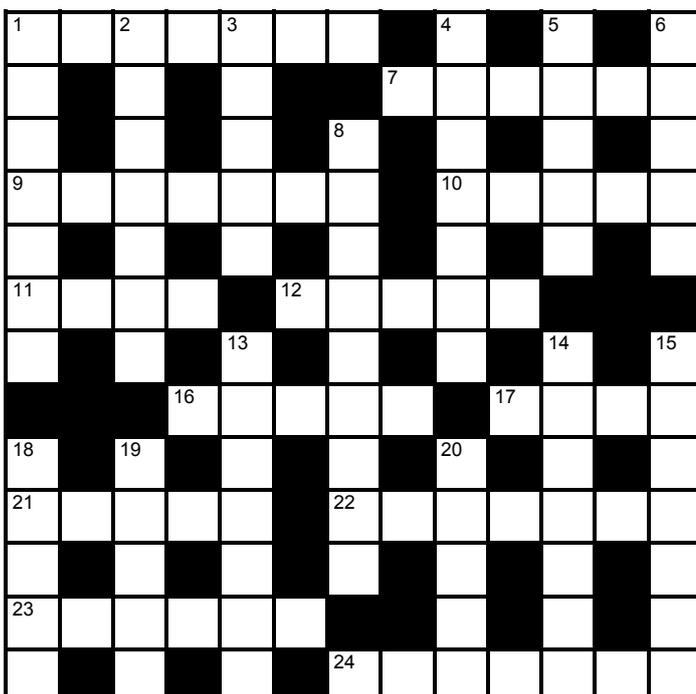
- the day immediately following the date of the start of your symptoms
- the day immediately following



- the date of your positive test
- the date confirmed to you by the TTP service if they identify you as a close contact of someone who has tested positive for COVID-19.

For more information, visit www.gov.wales/self-isolation

The next COVID review in Wales will take place on the 10th of December.



Down

- 1 Windlass used when weighing anchor (7)
- 2 Widow woman (7)
- 3 Struggle for breath (5)
- 4 Sheath for a handgun (7)
- 5 Danger (5)
- 6 Painful eyelid swellings (5)
- 8 Device with moving parts (9)
- 13 Bag that fills with air or liquid (7)
- 14 Give it a try (4,1,2)
- 15 Awaiting conclusion or confirmation (7)
- 18 Above average in size (5)
- 19 ___ truly, letter ending (5)
- 20 Shaving implement (5)

All the trimmings tray bake



Serves 4

Ingredients:

- 1 tbsp olive oil
- 3 tbsp caramelised onion chutney
- 1kg small potatoes, halved
- 4 parsnips, cut into chunky pieces
- 4 carrots, cut into chunky pieces
- 200g sprouts, trimmed and halved
- 2 small red onions, cut into wedges
- 12 cocktail sausages wrapped in bacon
- 2 bay leaves
- 4 rosemary sprigs, ripped

A great way to use up the leftovers from Christmas lunch such as potatoes, parsnips, carrots, sprouts and pigs-in-blankets in a Boxing Day feast.

Method:

1. Heat oven to 200C/180C fan/gas 6.
2. Mix the oil and chutney together and season well. Divide everything except the sausages and herbs between two large roasting tins, pour over the oil and chutney mixture and toss together.
3. Put both trays in the oven for 25 mins.
4. Add the sausages and herbs to the trays and bake, stirring halfway through, for 30-35 mins more or until the vegetables are soft and the sausages are cooked through. If one tray is browning more than the other, swap them round.

Festive bread & butter pudding



Ingredients:

- 1 fruit loaf
- 50gm (2oz) butter
- 75gm (3oz) soft brown sugar
- 100gm (4oz) cranberries
- 30ml (2 tbsps) orange juice
- 2 eggs
- 450ml (3/4pt) milk
- 150ml (1/4pt) single cream
- Rind of 1 orange, grated 1.25ml
- 1/4 tsp mixed spice

Use traditional Christmas spices and flavours for this festive twist on a classic pudding.

Method:

1. Cut the loaf into slices and butter.
2. Cut each slice in half diagonally to form triangles.
3. Place half of the triangles in a buttered 1.2litre (2pt) ovenproof dish, buttered side down.
4. Sprinkle with half the sugar.
5. Scatter cranberries on top keeping a few back for decoration.
6. Spoon orange juice over the fruit loaf.
7. Cover with remaining slices, buttered side up, and scatter the remaining cranberries.
8. Beat the eggs, milk, single cream, orange rind and mixed spice together in a small bowl and pour over the pudding.
9. Sprinkle with remaining sugar and leave to stand for one hour before baking to allow the cranberries to plump up and the loaf to absorb the liquid.
10. Pre-heat the oven to 180°C, gas mark 4, place dish in a roasting tin half filled with water and bake for about 40 minutes.
11. Dust with icing sugar and serve warm with brandy sauce, custard or ice cream.

Make a pop bottle penguin

This is a great way to go green and recycle empty plastic bottles by making cute decorations for your Christmas window or table displays. A fun and creative activity to do with your children or grandchildren.

What you will need

- 2 x 2 litre plastic pop bottles. Those with 4 bumps on the bottom work best to make the feet and hat (you can use smaller bottles to make smaller penguins or use a selection to make an entire family)
- Glue or hot glue gun
- Black, white and orange acrylic paint
- Paintbrush
- An old tea towel, sock or scrap of material for scarf
- Scissors or craft knife



Method

First wash your bottles, remove any labels and let them dry thoroughly.

Using a sharp craft knife or scissors cut the bottles in half. If you're making these with young children, make sure they are supervised or let the adult do this bit. Keep the bottom sections for your penguin body and discard the top half in your plastic recycling. If the cut edge is jagged, cut it smoother with a pair of scissors.

For a smaller penguin, cut the bottom 2 to 3 inches (5 to 7.5 cm) off of the first bottle, and cut the second bottle in half. Or you could use smaller bottles.

To make your penguin body tuck one half bottle inside the other. If the bottles won't fit, cut a small slit into one of the bottles first and put this cut edge inside the other bottle.

Make sure that the four bumps on the top and bottom of the body line up. Now you have your penguin body!

Glue together if you wish.

Decoration

Once the glue is dry paint your penguin body black. Make sure you do this in an area where there is plenty of fresh air and use an old sheet of newspaper to cover your work surface. First paint the top half, let the paint dry then turn over and paint the other half.

Once completely dry, use white paint to paint the penguin's face and belly. You can use a pencil or fine paintbrush to draw the outline first if you prefer. Let the paint dry. If the white layer is too thin, add a second coat and allow time to dry too.

Once the white paint is dry, paint on the eyes (or stick on googly eyes if you have them). Paint a yellow triangle for the beak. If you don't have yellow paint, you could cut out and stick on a triangle of yellow paper.

For the penguin's hat draw a line around the penguin's head, just above the eyes, and paint everything above that line whatever colour you like.

You could make the hat more colourful by painting or drawing some stripes or spots in a contrasting colour or adding a woolly pompom on top.

Finally tie a scrap of fabric or ribbon around the neck for a scarf. You can glue the ends in place if you wish.

Your penguin is ready for display.



Maes Y Môr Extra Care, Aberystwyth

With fantastic views overlooking Aberystwyth harbour, our first extra care scheme in Ceredigion has welcomed its first residents.

Maes y Môr includes 56 apartments, allowing residents to live independently in their own home with access to 24-hour on-site care and support.

It also has a restaurant with sea views, gardens and terraces and spaces for socialising indoors.

It is our fifth extra care scheme.

