



barcud

NEWSLETTER
July 2022

Message from Steve Jones Group Chief Executive

I would like to take this opportunity to thank the BMG for the warm welcome at their meeting recently. It was great to be able to meet face to face and to enjoy hearing about all the work that the group has been up to. We are the envy of many housing associations with such a proactive and enthusiastic group of people.

I'd also like to take this opportunity to extend my warmest congratulations to Paul Clasby, Chair of the Barcud Monitoring Group for winning 'Tenant of the Year' at the National TPAS Cymru Good Practice awards on the 6th of July.

Awards

Barcud was shortlisted as one of the finalists in this year's Wales Property Awards. The awards highlight the top developments and gives recognition to the people, companies and professional firms that made them happen.

The development at Maes Corton, Presteigne by Barcud in association with Hughes Architects, SJ Roberts Construction and Morris, Marshall



and Poole was shortlisted for Residential Development of the Year. It was a great honour for the Development team and although they didn't bring home the trophy, it is testament of all their hard work and commitment to be shortlisted for this excellent development, one of our flagship projects during the last 12 months.

Renting Homes

The Barcud Housing team has been spending the last 6 months working on the Renting Homes Wales (2016) act and what the changes will actually mean for tenants. Eleri Jenkins, our Director of Housing, has brought together a team of experts to work on your behalf to make sure the transition to the new tenancy agreements created by Welsh Government will be as easy as possible for all Barcud tenants. The deadline for launch was recently pushed back

again from July 15th to December 2022 and we will keep you informed of developments as they happen. See page 9 for more information.

Support

The work carried out by volunteers at community fridges and foodbanks across Wales has been an awesome achievement over the last few years, with many people sharing as well as receiving. Our Cynnal team has been very grateful for the support that has been made available to those in need. With energy prices, as well as food prices soaring, many more people will need to turn to the foodbank for necessities in the next few months. If you are having difficulties or would like financial support, please do not hesitate to contact the Cynnal team. From financial advice, support on benefits and entitlements - they are here to help you if you're finding it difficult to make ends meet.

cynnal@barcud.cymru

Flying Visit

It was an honour to welcome Welsh Labour Minister for Health and Social Services, Eluned Morgan, to Creuddyn in June. She was very impressed with the building and facilities and has asked to come back again in the near future and to look at using the conference facilities for meetings in mid Wales.



Barcud Monitoring Group Update

Hello fellow tenants,

As ever, the members of the Group have been very busy working in partnership with Barcud over the past few months and our joint focus has been on the "Cost of Living" crisis, which affects us all. One of the major concerns has been the recent increase in energy bills and what Barcud can do through its Decarbonisation Strategy to assist us in reducing our energy consumption. It has already been agreed to adopt a 'Fabric First Approach' to improve the energy efficiency levels of our homes and to ensure the heat we generate remains within our homes. This approach includes things like loft insulation, new windows and doors where required, cavity or external wall insulation where possible, Solar Panels where possible and high efficiency heating systems. Sadly, for many reasons, this is not going to happen overnight, but work has already begun on identifying the properties most in need for some of this work.

The Group is also putting together ideas for an online forum in which residents from the wider community can share ideas on how to save money and to promote local organisations such as Aber Food Surplus who collect food from local supermarkets and offer it for a donation. This will not be just for tenants of Barcud, and we will ask Barcud to assist us in promoting the forum. We would like to give special thanks to Janet Ramsay, (Head of Responsive Repairs & Voids, East) for this idea.

The members of the Group, who are all tenants of Barcud, have requested that I give you warning about a 'No Win No Fee' scheme, which may cost you money. In recent months, the members have witnessed a huge increase in companies on social media platforms offering to pursue 'Disrepair' claims through the courts and offering a 'No Win No Fee' scheme. Please be aware that as part of this process you will be required to agree to a Credit Agreement and if you win there is the possibility that the companies fees could be higher than the compensation you are awarded. In these cases, you will be required to pay the outstanding amount and interest of 39% or higher. Please be careful and don't forget your rent covers repairs to your home and that you should contact Barcud first for repairs.

We have also noticed an increase in online and telephone scams, please be careful and don't give out your Bank or Debit or Credit card details. Always contact the company you deal with directly and check with them if they have contacted you. Please be careful. If in doubt, check it out.

Take care and all the best.

Paul Clasby,
Chairperson



Garden Photo Competition

It's that time of year again, and we would like to invite you to take part in our annual garden competition.

We are asking you to send in your photos again this year but thankfully, we have been able to re-introduce two categories that we had to stop last year because of Coronavirus.

All you have to do is take your camera for a walk in your garden and share your photos with us. They can either be emailed to us or printed out (if you can get access to a printer) and sent by post. Gardening is great for your health and wellbeing. A colourful and interesting garden not only makes a difference to your property, but can benefit the community you live in and the environment too. Each category winner will receive a £50 garden centre voucher. The winners will be announced in the next edition of the newsletter. Best of luck everybody.



The categories are:

1. Best Floral Display (private garden)
2. Best Hanging Basket, Container or Window Box
3. Best Vegetable Garden
4. Best Floral Display in an Unusual Container
5. Best Insect-Friendly or Eco/Wildlife Garden Feature (under 16s)
6. Best Sheltered Scheme Garden
7. Best Community Garden (not in a scheme)



Please send the photo of your entry, clearly stating the number of the category you are entering, along with your full name and address. For verification purposes, you must be in the photo with your entry. Photos are to be submitted without any digital editing beyond cropping, adjustments to exposure, sharpness and minor colour correction.

You can find terms, conditions, and entry form on our website: barcud.cymru



Please send your entries to:

Gardening Competition 2022, c/o Alisa Cakebread, Barcud, Tŷ Canol House, Ffordd Croesawdy, Newtown, Powys, SY16 1AL

or email: Alisa.Cakebread@barcud.cymru

Closing date for entries Friday 12th August.

Diamond Wedding Anniversary

Many congratulations to Bill and Carol Irving from Cardigan, who recently celebrated their 60th wedding anniversary.

There were treated to a surprise party at Broteifi, Cardigan, hosted by their family, a bouquet of flowers and cakes from Barcud and they also received a congratulatory card from the Queen.

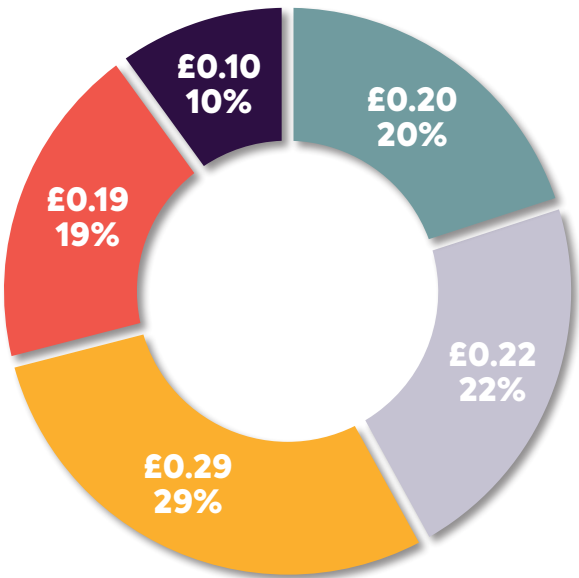
If you would like to share a special anniversary or event with us, please get in touch.



Where Your Rent Goes

Spend per £1

- Management
- Day to Day Repairs
- Improving Homes
- Interest Payable on Loans
- Other Costs



How Barcud compares with other Welsh Housing Associations providing Value for Money to our tenants.

	Barcud	Average in Wales
Management costs per social housing unit	£1,107	£1,218
Operating costs per social housing unit	£2,491	£3,349
Reactive repairs costs per social housing unit	£1,131	£1,179

Jubilee



Many of our tenants enjoyed an extra long bank holiday weekend for the Queen's Jubilee. We hope you had a chance to enjoy the celebrations with your family and friends. Here are a few pictures from the Jubilee celebrations at a few of the Barcud Sheltered Schemes. Thanks to the staff for all their hard work and the tenants for their enthusiasm - everyone had great fun!



You Said, We Did

Medra Appointments

Following tenant consultation, we now offer Medra appointments for repairs up until 5pm. Call 0300 111 3030 with your repair details and a member of the Medra team will call you back to arrange an appointment for a time that's convenient for you.

TOP TIPS

Try to do one less load of washing a week and make sure you fill up the machine each time.

Return of the Sheltered Forum



When lockdown began in 2020 few of us imagined the long road ahead.

On Friday the 13th of May, the Sheltered Forum was able to start meeting again in Penrobyn, Aberaeron. Thirty-one tenants attended from across all Schemes. It was so lovely to hear a room full of conversation and laughter.

The Singing Duo M&M aka Malcolm and Martin came to entertain us, we all enjoyed singing along to some well-known songs whilst enjoying a cup of tea and some tasty cakes.

The Forums are held on the 2nd Friday, alternate months so, if you live in one of our Sheltered Schemes and would like to come along for a free fun filled morning, keep an eye out for the Forum posters on your notice board and let your scheme co-coordinator know.

Free transport is provided and there is always a warm welcome with a cup of tea and a biscuit!



TOP TIPS

Shop second hand.

TOP TIPS

Fill kettle just to the level you need.

Eadie's Easy Cake

If anyone has been to a Barcud Monitoring Group meeting, they will know how amazing this cake is. Eadie (one of the group) bakes one for every occasion.

If you've never tried baking before how about giving this a go? It's far cheaper and tastier than any shop bought alternatives. If you're not a big baker, how about sharing the cost of ingredients with a friend or neighbour? Having a baking day and sharing costs saves money and is a social event all rolled in to one! What's not to like?

Ingredients

250g / 8oz self-raising flour
½ level teaspoon of ground mixed spice
Pinch of salt
125g / 4oz soft brown sugar
300-350g / 10-12oz mixed fruit
30g / 2oz of glacé cherries
2 medium eggs
125ml / 4flox of oil (veg/sunflower or rapeseed)
125ml / 4flox of milk
½ teaspoon of almond essence
1oz demerara sugar for sprinkling on top of cake



Preparation

Preheat oven to gas mark 2 / 150°C

Use 7 inch square or 8 inch round cake tin

Line the tin with baking parchment

Method

- Sift the flour, spice and salt into a mixing bowl
- Add the rest of the dry ingredients (except 1oz demerara sugar)
- Lightly combine the eggs, oil, milk and almond essence in a jug.
- Gradually add the wet mixture to the dry ingredients.
- Lightly beat the mixture with a wooden spoon for 3-4 minutes (or with hand blender for 1-2 minutes) until well mixed.
- Turn out the mixture into the baking tin. Sprinkle with the remaining demerara sugar and bake in the top half of the oven for 2hrs.
- Place a skewer in the centre of the cake and if it comes out clean (no sticky residue from the cake), it's ready!
- Remove the cake from the oven and leave to cool in the tin before turning out.
- Wrap the cold cake in baking parchment, then enjoy for up to 3 months (if you can keep it that long!)

TOP TIPS

Turn your thermostat down a little. One of the simplest ways to save energy is by turning your heating down a single degree. You might not think such a small amount would make much difference - but according to the Energy Saving Trust lowering your thermostat from 20°C to 19°C (for example) can save 10% on your heating bill.

Renting Homes Act 2016

What you need to know.

The Welsh Government is changing the laws around how tenants rent their homes in Wales. This includes private and social letting landlords throughout Wales.

The changes have no effect on your rent and will not cost you any more money.

The changes mean:

- More succession rights to pass on your home
- All properties must be safe and habitable
- Landlords must give tenants 2 months notice of any rent increases
- Landlords will be able to repossess abandoned properties without a court order, providing investigations have taken place

Change in Vocabulary

Tenant will become **Contract Holder** (the person renting the home)

Tenancy Agreement will become **Occupation Contract** (the actual document you receive when you move into your new home)

When will this happen?

In December 2022, your Tenancy Agreement will automatically swap over to an Occupation Contract and you will receive a copy of this for your records

Will my rent change?

No

Will I need to do anything?

You must read and familiarise yourself with the new Occupation Contract

If you have any questions regarding the new Renting Homes (Wales) Act 2016, please contact post@barcud.cymru or call 0300 111 3030



NEED MENTAL HEALTH & WELL-BEING SUPPORT?

CALL 111 OPTION 2

- For mental health advice or concerns, for you or a loved one, **call 111 option 2** between 9am and 11.30pm, 7 days a week and speak to our dedicated team.
- For people of all ages across Carmarthenshire, Ceredigion and Pembrokeshire.
- In life threatening situations, always call 999 or attend A&E.

Eisteddfod 2022

We have two sets of Family entry tickets worth £50 each (2 adults and 2 children) to give away for the National Eisteddfod in August. The Eisteddfod starts on Saturday 30th of July and runs every day until Saturday, 6th of August.

The National Eisteddfod moves around Wales and was due to be held in Tregaron in 2020. Unfortunately, like everything else during 2020, the event was postponed. Barcud will have a stall on the Maes (Eisteddfod Field) and will be sponsoring the Welsh learner's area 'Maes D'. Check out the Eisteddfod's website for more information. If you've never been, it's a cracking day out.

All you need to do is:

1. email your name, address and contact telephone number to us: Post@barcud.cymru and put EISTEEDDFOD in the subject box

or

2. call 0300 111 3030 to leave your details with one of team.

Closing date: 12noon Friday, 29th July 2022. Winner will be drawn at random at 6pm on the same day.

To Contact Barcud

By Phone

Call 0300 111 3030

Press 1 (previous TC tenants)

Press 2 (previous MWA tenants)

New Tenants of Barcud?

Want local information on our work?

Press 1: If you live in Ceredigion

Press 2: If you live in Powys

By Post

Barcud, Unit 4, Pont Steffan Business Park,
Lampeter, Ceredigion SA48 7HH

Online

barcud.cymru

Fill in the 'contact us' form from our website

Email: post@barcud.cymru

Facebook: Barcud

Twitter: @taibarcud

Cost of Living

We're all feeling the pinch these days as we try to make our incomes stretch to cover the rising cost of living. The Government in Westminster have provided extra funds and many vulnerable households will be able to access one-off support to try to help with the stresses and struggles.

If you are struggling or would like to talk to someone about your financial situation, please call our Barcud Cynnal team who are here to help all Barcud tenants.

0300 111 3030

You can also find additional information on the [gov.uk](https://www.gov.uk) website:

[gov.uk/government/publications/cost-of-living-support/cost-of-living-support-factsheet-26-may-2022](https://www.gov.uk/government/publications/cost-of-living-support/cost-of-living-support-factsheet-26-may-2022)