



barcud

NEWSLETTER
Winter 2022

Tenant Conference

The Tenant Conference was recently held on 20th October in Aberystwyth.

The theme this year, decided by tenants, was "Barcud – Here to Help."

It was great to meet up in person again after a two-year break and lovely to see so many tenants there.

A really interesting and informative agenda had been organised with a presentation from William Jones - Ceredigion Citizens Advice about the energy price cap and what help is available.

Paul Clasby – Chair of The Barcud Monitoring Group (BMG), spoke about their work and how their involvement with Barcud is so important as tenants. The tenants present were also asked to vote if they were happy for the BMG to continue to represent them for another year. It was a resounding "Yes" for the BMG to continue their hard work.

Staff from Barcud talked about benefits and support and how our "Cynnal" team can help all our tenants.

Also, Barcud is using new technologies like

LoRaWAN (Long Range Wide Area Networks) to help make our homes more efficient and help vulnerable tenants.

Steve Jones, CEO, gave an update on Barcud and current priorities.

Tenants also had the chance to speak to Steve Jones – CEO, Directors and other staff members, about any other issues or topics.

There was a lovely lunch and the chance for friends old and new to catch up after such a long time apart.

Thank you to the BMG, all that came along and those who gave a presentation. We can't wait for next year's conference.



Supporting People



My name is Rachel Haigh I am the Community Hub Coordinator for Barcud in Ceredigion funded by the housing support grant. My role is to encourage our sheltered schemes lounges to become a welcoming place for tenants and locals to meet (aged 50+) to help eliminate loneliness, encourage mental wellbeing and provide support through organisations such as Age Cymru Dyfed, Citizens advice and many more. I provide additional support for the regular scheme coordinators which I love as I am able to visit all the schemes and get to know all the tenants which I very much enjoy. The Hub Coordinator Role is Funded by Ceredigion County Council's Housing Support grant.

Message from the Barcud Monitoring Group

We trust you are well and considering the current cost of living crisis, we want to remind you that help is available from Barcud's Cynnal team and Citizens Advice. Both the Cynnal team and Citizens Advice are keen to assist you where they can. The Cynnal team can be contacted on 0300 111 3030. Please don't suffer in silence Barcud is there to help.

We would like to thank the tenants and staff for their attendance and support at our first in-person Barcud Tenants Conference, which we hosted in October. It was also a pleasure to welcome some of the members from the Barcud Board. At the conference, we presented our Annual Report, which can be found on the Barcud website. We are grateful to the tenants who attended for their unanimous consent to allow us to continue our work for the coming year. We would also like to say a huge thank you to the tenants for allowing us to use £100 of the group's funds to purchase selection boxes which will be donated to some of the Food Banks before Christmas.

The group is currently looking at next year's events which will include the feedback from the conference and as soon as this has been done, the events and dates will be made available through this newsletter and on the Barcud website. We have already agreed that our first event in the Spring will be in Powys as everyone must be given equal opportunity to attend one of our events.

The members have recently attended a review of the Barcud website, which also considered recommendations from you. Your suggestions were compiled from the surveys you kindly completed as well as individual recommendations. Your views and recommendations are of the highest importance to Barcud and the Group as they help improve the services Barcud provides to us.

In the run-up to Christmas, the group will review many policies in readiness for the Renting Homes Act Wales 2016, which comes into effect on 1st December. We will also carry out our usual activities, including meeting with the Board, Leadership Team and Operational Management Team. There is always a lot for us to do and we would like to hear from tenants in

Machynlleth, Llandrindod Wells, Knighton and Rhayader, as we currently need members from these areas.

The Barcud Monitoring Group is only one of the ways you can be involved with Barcud. If you live in one of Barcud's Sheltered Schemes, you can attend the "Sheltered Forum" and if you don't want to be involved in the level of the Monitoring Group, you can always join the home forum (Pawb). If you want to know more about these, please contact Sue Thomas or Alisa Cakebread on 0300 111 3030 or through post@barcud.cymru.

Finally, the group held its Annual General Meeting at the end of October. Kelli Di Capri was re-elected as the Group Secretary, Vic Brown was re-elected as the Group Vice-Chair, Peter Deakin was re-elected as the Group Treasurer and I was re-elected as the Groups Chairperson. We are humbled to receive the continued support and trust from the members, and we will continue to serve you all to the best of our abilities. A huge thank you to the members without whom we would be unable to do all the things we do and to the Barcud staff for their support and for treating us as one of the Barcud Team.

Wishing you every happiness and good health.
Paul Clasby
Chairperson, The Barcud Monitoring Group.



BMG – Annual Report

The Barcud Monitoring Group have published their Annual Report, which you can read on our website barcud.cymru/monitoring-group/. If you would like a printed copy or one in any other format, please email post@barcud.cymru or contact Sue Thomas, Senior Tenant Involvement Officer on 0300 111 3030.



Mind your language!

Our customer services team works tirelessly to support tenants with enquiries and advice. Please be mindful that you are speaking to a real life person and inappropriate, rude or offensive language will not be tolerated. We appreciate you might be frustrated, but the person answering the phone and trying to support you is not at fault and will do everything possible to help you get through to the right person.

Sheltered Forum – Christmas

The Sheltered forum had a fantastic day at Penrodyn, Aberaeron recently. The tenants from the 10 sheltered schemes got together for their annual Christmas celebration – a welcome return to normality following 2 years of Covid restrictions. The Christmas buffet went down a treat and got everyone in the party mood! The forum is organised by Scheme Co-ordinator Tess Price and is open to any Barcud tenant living in sheltered schemes across Ceredigion and Powys. Please call Tess on 0300 111 3030 or contact your Scheme Coordinator if you'd like to join up with this fun bunch for a morning of activities, talks and tea!



Play Event Aberaeron



A great day was had by all at the Aberaeron fun day back in the Summer. The event was organised by RAY Ceredigion as a free family day out with activities and events for all ages. If you're planning an event in your community in 2023, please let us know and we'll try our best to come to support you.

Online Safety

We would like to remind all tenants not to share personal information on Facebook messenger. No one should share any details that could be used without your authority. It is a social media platform and we would not like you to compromise personal information.

Warm Home Discount Scheme 2022/2023

Eligibility

Guarantee Credit element of Pension Credit – Core Group 1

You qualify for the discount if on 21 August 2022 all of the following apply:

- *Your Energy Supplier is part of the Scheme.*
- *You (or your partner) are the named person on the bill.*
- *You (or your partner) are getting Pension Credit Guarantee Credit (even if it includes the Savings Credit Element).*

On a Low Income – Core Group 2

- *Your Energy Supplier is part of the Scheme.*
- *You (or your partner) are the named person on the bill.*
- *Your property has a high energy cost score based on its characteristics.*
- *You (or your partner) get certain means tested benefits:*
 - Housing Benefit
 - Income-related Employment and Support Allowance (ESA)
 - Income-based Jobseeker's Allowance (JSA)
 - Income Support
 - The 'Savings Credit' part of Pension Credit
 - Universal Credit

You could also qualify for the Warm Home Discount if your income is below a set level and you receive:

- *Child Tax Credit*
- *Working Tax Credit.*

The scheme for both Core groups opens on 14 November 2022. You will receive a letter between November 2022 and January 2023 telling you about the discount if you are eligible.

Most eligible households will receive an automatic discount. Your letter will say if you need to call a helpline by 28 February 2023 to confirm your details.

If you are eligible, your electricity supplier will apply the discount to your bill by 31 March 2023.

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

If you do not get a letter from your Energy Supplier and think you are eligible contact the Cynnal Team on 0300 111 3030

Cost of Living Grants

Have you received all of your Cost of Living Grants from the Department of Work & Pensions (DWP) or Ceredigion/Powys County Councils?

Some tenants have been contacting the Cynnal Team (0300 111 3030) stating they have not received their Cost of Living Grants?

If you think you have a payment missing contact the Cynnal Team and we will help you to chase anything that may be missing.

Example

The Cynnal Team have received telephone calls and emails from tenants receiving Attendance Allowance, Personal Independence Payment (PIP) and Disability Living Allowance (DLA) saying they did not receive £150.00 from the DWP. The Cynnal Team have chased up these payment for tenants to make sure they do not lose out.

Personal Independence Payment (PIP) renewal process

The Department of Work & Pensions has a serious backlog of PIP claims (currently over 150,000 cases).

If your PIP entitlement was due for renewal after October 2022 the DWP will send you a letter informing you that an Extension to your Entitlement has been made. This extension can be up to 1 year.

If you need help with your PIP Renewal contact the Cynnal Team on 0300 111 3030.

Wales & West Utilities – The Priority Services Register

Looking after those who need it most

Did you know that every gas, water and electricity supplier – the companies you pay your bills to, and your electricity distribution network, has a Priority Services Register (PSR)?

This register helps Wales & West Utilities to make sure they really look after those who need it most.

Who can join the PSR?

Households who have:

- Someone who is of Pensionable Age.
- Someone under the age of 5 years is living with them.
- Someone who is living with a chronic medical condition or is disabled.
- Any other specific needs such as sight or hearing impairments.

You can register for this scheme by going to:

wwutilities.co.uk/services/safe-warm/priority-customers/priority-services-register/

**Barcud offices will be closed between
5pm on Friday, 23rd December
9am on Tuesday, 3rd January 2023**

A small team will be available 'on call' if you have an urgent repair issue at your home during the week of 26th December. (e.g. repairs that would cause additional damage if not dealt with quickly – risk of flooding, no heating, leaks)
General Repairs will recommence on 3rd January 2023.



Estate Inspection

Members of Barcud Monitoring Group carried out estate inspections in Welshpool on Thursday 27th October 22. The group went to six different locations, so a lot of walking, but definitely worthwhile doing. We also visited the new development at William Ainge Court. It was lovely to see the high standard of finish internally and the lovely sun trap of the courtyard area with the raised beds and seating areas.



Mini Satisfaction Survey

Many thanks to those tenants who helped with our recent surveys, telling us what you think about the service Barcud provides. These were Welsh Governments standard questions and we will be collating and reviewing the results to see what areas we need to focus on to improve our service. We will publish the results in our next newsletter.

We will also submit the results to the Welsh Government as part of an annual return to compare them with other Housing Associations across Wales. These results, as well as results from other Housing Associations, will be available on the Welsh Government website in the New Year.

If you would like to be involved in more surveys and reviewing the service we provide, why not join "Pawb" – the Home Forum, for more information, contact Sue or Alisa on 0300 111 3030 or email – post@barcud.cymru

Insurance – Are You Covered?

Most households have extra items in their homes over the Christmas period. Gifts, technology, extra food – it all adds up. Make sure you've got contents insurance to cover all the items in your home.

House insurance usually comes in two parts - Buildings and Contents.

The Building: Your Barcud home (the BUILDING itself) is covered by Barcud's insurance.

However, the CONTENTS of your home - your personal belongings - are your responsibility.

This includes the obvious stuff, such as electrical items but have you ever considered how you would replace carpets, curtains, furniture, clothes, bedding, and electrical items - even toys - if any disaster happened within your home?

Contents insurance can be purchased from local insurance brokers or look for it online. We recommend everyone gets contents insurance because if any of your home contents are stolen or damaged, you will have to pay to replace them.

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?

When the act goes live, 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

Flame Safety

- *Never leave a naked flame unattended.*
- *Make sure lit candles are placed on a suitable flat, safe and secure surface.*
- *Don't put candles near Christmas decorations/trees.*
- *Keep candles and naked flames out of reach of children and pets.*
- *Take care whilst lighting candles and ensure you put them out properly before leaving the room/going to bed.*
- *Be aware that tea lights get very hot without proper holders and can melt through plastic surfaces like a TV or bath.*

Development Update

What have we finished?

It is pleasing to report the completion of the new build and the retrofit programme at William Ainge Court, Welshpool. The transformation is spectacular. The work was carried out for Barcud by Mid Wales Property Ltd and provides 15 new build PassivHaus flats comprising of 1 and 2 bedroom accommodation. The improvement works to the existing flats is also complete, including new external wall insulation, heating system and windows. The works have made a significant improvement to the energy efficiency of the flats and their running costs for residents, as well as improving the overall appearance of William Ainge Court.



The development at Maes Y Cledrau in Llansanffraid-ym-Mechain has been completed by Pickstock Homes on behalf of Barcud. This is a mixed tenure development of 1,2,3 and 4 bedroom houses and bungalows, with 16 social rent properties and 10 Rent to Own properties. The properties have been very popular, and eight of the ten Rent to Own properties have already been let.



Llety'r Eos the new and innovative block of flats at Heol Dinas, Penparcau, constructed by Williams Homes (Bala) on behalf of Barcud has also been completed. This former garage site has been transformed into an eye-catching block

of 9 energy-efficient flats, each with their own off-street parking and amenity area. The development has also provided additional off-street car parking spaces and two EV charging points for general use along Heol Dinas which will benefit existing residents and the wider local community.



What have we got under way at the moment?

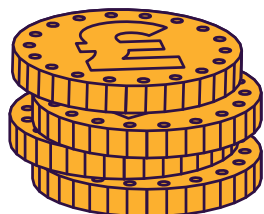
TR Jones are moving towards the last stages of developing the 3 houses at Maes Llanio, Blaenplwyf for Barcud. This development will also provide additional car parking for the Mae Llanio estate and is on course for completion by the end of the year.

At Tenby Road in Cardigan a scheme for 6 homes is under way, with Gawnen Construction as our contractor partner. The timber frame structures are now being erected on site. The development will provide 4 x two-bedroom and 2 x four-bedroom family homes, all to high energy-efficient standards (EPC A).

Trem Y Ffridd in Montgomery is now underway with some foundations completed. There will be 33 dwellings on the site (1, 2, 3 and 4 bedroom houses and bungalows) which are being built for Barcud by Pickstock Homes.

Miller's Place (the former Travis Perkins site) in Newtown is proceeding well with the foundation works ongoing. The proposal is for 38 x 1 and 2 bedroom PassivHaus flats conveniently situated close to the town centre. The development is being delivered by Mid Wales Property Ltd.

Maes Dulais in Newtown is progressing well by SJ Roberts on behalf of Barcud, with the road tarmacking completed. This is large attractive site on the edge of Newtown that will provide 37 dwellings in the first Phase. It has a good mix of 1, 2, 3 and 4 bedroom houses and bungalows.

**Current
Tenant Arrears**


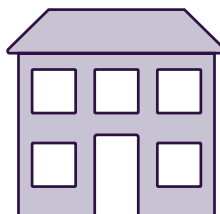
Current Value

2.34%

Current Target

1.99%

Trend

**Average Number of Days
to Relet a Property**


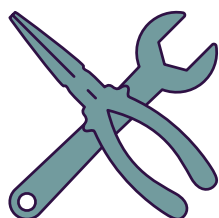
Current Value

38

Current Target

40

Trend

**Reactive Repairs; Jobs Completed
within Target - Non Emergency**


Current Value

83.1%

Current Target

90%

Trend

**Reactive Repairs; Jobs Completed
within Target - Emergency (24 hours)**

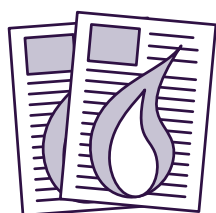

Current Value

94.5%

Current Target

96%

Trend

**Properties Without a Current
Gas Safety Certificate**


Current Value

0

Current Target

0

Trend

**Customer Satisfaction
- Repairs**


Current Value

96%

Current Target

97%

Trend

**Complaints Not Responded to in
Accordance with Policy**


Current Value

0%

Current Target

0%

Trend

**Contact Centres
- Percentage of Calls Answered**


Current Value

99%

Current Target

98%

Trend



Improving

Trend

No Change



Declining

Top Budgeting Tips for Christmas

Christmas can be a costly time of year with a temptation to overspend. Here are a few tips to help make Christmas more affordable.

1 Re-gift

If you have unwanted presents from last Christmas or things you no longer need, sell them to make money or if they're good enough, give them away as presents this year.



2 Secret Santa

If you have a group of friends or colleagues, don't all buy for each other. Get together and buy one present each. Agree on a set amount of, say, £5; wrap it up and everyone picks one out. Make it more interesting by specifying a shop (a shop in town, a charity shop or a supermarket – it's surprising what you can pick up!)



3 Give the gift of time

Offer to do something for someone that costs you nothing but is of value to them—babysitting, gardening, decorating, ironing, a day out for an elderly relative. Get creative – print out vouchers or get the children to draw/colour a gift of time voucher. A personal and unique way to give a gift of time.

4 Frugal Food Shops

Don't overbuy food for the Christmas period. Shops are only closed for 24hrs (at the most!) and no one likes sprouts anyway! Make a list and shop around for the best prices. Many local shops have great offers as well as the big supermarkets. This is a perfect way to ensure you have all the goodies but you cut down on waste.



5 Pay your bills

Make sure you put enough money away to pay your priority expenses—rent, mortgage, utility bills, etc. Just because it's Christmas doesn't mean that these don't need to be paid.

6 Club together

Many 2-for-1 deals encourage you to spend more than you need. How about setting up a food swap group on Facebook with your friends/neighbours? You can get together to take advantage of 2-for-1 deals and share the discounts! This is also great if you live on your own – many Christmas treats come in big packets (too much for one), so sharing is an ideal way of saving money.



7 Make a gift pact

Don't be afraid to suggest that you don't buy for each other this year—they'll probably be glad you did. If you have lots of families to buy for, buy a big tin of chocolates for them all to share.

8 Book Swap

We've all got books we've bought/been given and have yet to get around to reading. How about arranging a book swap instead of buying gifts this Christmas? You could receive a lovely new cookery book or novel to read over the holidays. This is great for kids too.



9 Go Incognito!

When shopping online, the cookies saved on your computer mean that retailers know what items you've viewed and can push their prices up. Using Incognito Mode prevents them from being able to do this – plus, it stops the things you've viewed from coming up as ads and ruining the surprise if your family view your laptop.

10 Get some sparkle!

Who doesn't like a little bit of sparkle at Christmas? Most second-hand shops are full of lovely Christmas clothes/party outfits and Christmas Jumpers. Have a scout around the charity shops in your town to get a Christmas outfit for a fraction of the buy-new price.