

Cost of living

We're here to help



Autumn 2022

Read online at hafod.org.uk/costofliving



Support is available

The purpose of this newsletter is to ensure we make as many customers as possible aware of the advice, help and support available directly and indirectly through us. Even if you don't require help yourself, please share the information with someone who might.

Octavia Hill, who helped form the idea of housing associations back in the 19th Century, said the people were as important as the houses. I couldn't agree more. Providing services to customers that have been hardest hit by public sector cuts, welfare reforms, Covid-19 and now living costs, has reminded housing associations of the importance of her words.

We are proud to be part of the local network of neighbourhood services, joining up with

health, social care, education, employment and youth services. So even where we can't help, our aim is to try and connect you with someone who can.

When the cost of living started to spiral, it was our neighbourhood coaches and support workers who came forward to say we need to do even more to help customers. They carefully thought about the things that we do already and how they could be expanded, as well as suggesting partnerships with other organisations to open up new avenues of support.

If you have any ideas on what more we can do to support communities, please feel free to get in touch with either myself or any member of the Hafod team.

Jas Bains, Chief Executive

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Scan me!



Stay up to date, visit
hafod.org.uk/costofliving

We'd like to hear your views on the cost of living

We are keen to know how you feel about the cost of living. We'd like to understand how the cost of living is affecting you and if there's anything more we can do to support your community.

If you would like to let us know your views, visit hafod.org.uk/costofliving to complete the short survey now.

Your answers will be kept confidential and we don't need to know your name and contact details, unless you choose to leave them at the end of the survey. We will only use your answers to help make sure our services are meeting people's needs.

Scan me!



Complete the survey now at hafod.org.uk/costofliving

Ask Lucy



Our Money Advisor, Lucy, is available to our customers for advice about benefits, budgeting, accessing grants, and specialist advice organisations.

Dear Lucy

I'm a pensioner who has no savings. I have a small occupational pension and state pension and I'm really worried about heating my home. Can you help me?

Bill

There are many people in a similar situation to you, and rising energy costs is a big worry for everyone at the moment. You are not alone, and we are here to help in any way that we can.

First of all I would recommend you look into making sure you are getting all of the income you are entitled to. There are some really handy websites out there that you can use to check your benefits, like entitledto.co.uk.

We have a friendly team of income coaches who are available to help and support you in finding the information you need. They are available to chat over the phone or face-to-face.

If you are worried about heating your home, visit hafod.org.uk/costofliving for handy tips on how to reduce your energy consumption.

Dear Lucy

I've recently lost my job as a carer and I'm struggling to make ends meet. I've got three kids at home and I haven't always got enough food to feed them. I feel like I'm failing both in work and at home, can you help me? I don't know who to turn to.

Sally

I'm so sorry to hear that you have lost your job Sally. I meet many people in your situation and the first two pieces of advice I always give are; firstly, check if you are entitled to benefits, and secondly, is there a way to reduce your household expenditure

whilst you are going through this difficult period?

For example, if you have broadband can you get a better deal? If you pay out for mobile phones is there an alternative contract you could source?

You mentioned you have three children and you are worried about food. There are grants available that you may be entitled to which will support you with things like childcare costs and school uniform.

If you are struggling with food you can access your local foodbank. To find yours, visit trusselltrust.org/get-help/find-a-foodbank/

We can also provide you with a foodbank voucher to give you access to food in an emergency situation.

Our income coaches can also help signpost you to agencies that can help get you back into work. We also have a number of vacancies available which we would recommend you take a look at by visiting hafod.org.uk/join-our-team

Top tips from Lucy

There is help and support available for you, and there are practical steps that you can take to improve your financial situation.

Remember, small changes can have a big impact.

1. Know your incomings and outgoings by completing a simple budget.
2. Be aware of contract end dates so you're not paying for things you're not using, you can shop around for better deals.
3. Making a shopping list and plan your meals as it's more cost effective and reduces food waste.
4. Be wary of supermarket deals as they may cause you to spend more and buy more than you need.
5. Charging gadgets and appliances for a few hours in the day instead of overnight could save you as much as £30 a year.
6. Check your bank account regularly to make sure you have enough money to cover your bills and no unexpected payments have been taken out.
7. Sell some belongings you no longer need - you may be surprised by what people want to buy!
8. Make sure you are getting all the income you are entitled to and check which benefits you're entitled to, visit entitledto.co.uk.





Have you borrowed money?

If you've borrowed money from a loan shark, the Wales Illegal Money Lending Unit can help you.

Loan sharks are unlicensed money lenders. They can come across as friendly and act like they're doing you a favour.

Some harass or even beat up borrowers when they can't pay and they're likely to demand huge repayments.

There are rules about money lending, the Consumer Credit Act 1974 was brought in to protect people who borrow money.

We can help you

- We can help you look for alternative forms of financial assistance and credit
- We can advise you on maximising your income and the benefits you claim
- We will also assist you with any legitimate companies you have contracted with to help you through managing your debts
- Your safety is our first concern

Call the Wales Illegal Money Lending Unit's 24 hour hotline on **300 123 33 11** (standard rate call charges apply).

Energy saving in action

A lot of the energy saving tips, photos and guides in this newsletter were co-produced by some of Hafod's most pioneering customers, in partnership with the award-winning environmental charity Hubbub.

We have been working with Hubbub and some of our customers in St Mellons on an Energy Saving in Action project to

Keep warm this winter

Following a few simple tricks can make a big difference to heating your home efficiently. Take a look at the tips below to see what you can do to keep your home cosy this winter.

These top tips are from our contractors, Liberty Gas. You can read more information, tips and advice on Liberty Gas' customer hub at liberty-group.co.uk/customer-hub

1 Drop one degree. Turning down the thermostat is an easy way to save money on your heating bills and could save you £80 a year. If you have a main thermostat or programmer, try turning it down one degree lower than usual and wait at least 24 hours to see how it feels. If you're still feeling okay, turn it down another degree, and wait and see.

2 Keep the cold out. Draught-proofing your home is one of the cheapest ways to make your home more efficient which ultimately could reduce your energy bills as you're using less fuel to heat your home. Try draught excluders or thermal curtains. Cold air from the outside can make its way into your home from tiny gaps so ensure your home is sealed.

3 Heat what you need. Using thermostatic radiator valves (TRVs) you can control individual room temperatures and avoid over heating rooms you are not using. By ensuring that each room is maintained at a comfortable temperature, and allowing you to reduce the temperature in unused rooms, TRVs stop you from wasting energy.

4 Flow temperature. You could reduce the amount of gas needed to heat your home by around 6-8% just by turning down the heating flow temperature on your condensing combi boiler. This means that the water flowing inside your radiators will be a little cooler, but your room should be just as warm. Lower your flow temperatures to 54°C or lower.

5 Keep doors closed. In rooms you're not using or heating, you should make sure that the doors are properly closed at all times to minimise the risk of condensation and mould. Warm air carries more water vapour than cool air, so if your internal doors are left open warm damp air from your living spaces or bathrooms can travel more easily into the cooler rooms.

investigate energy consumption in all of the different rooms in the home. Our customers shared, collaborated and discussed the energy saving methods that really work for them in the real world.

As part of the project, following a series of in depth interviews and household trials in St Mellons, we also co-created Energy Saving In Action kits for customers that were designed specifically to address rising household costs.

The best of our customer's energy saving hints and tips have been included in infographics, home nudges and room by room guides that will be shared on social media, placed in key community hubs and can be found at hafod.org.uk/energysavinginaction

These photos were produced as part of our Energy Saving in Action project with Hubbub



We're here to help you

Our neighbourhood housing coaches are here to support you with all aspects of your tenancy. We can also help to connect you with local resources such as social activities and employment and training opportunities.

For example, recently we have been providing people on low incomes with mobile phones and data as part of a project we're running with environmental charity, Hubbub.

We have also been connecting customers with an agency called Legacy, who help people with any form of disability to obtain training, support or education, in order to gain employment or volunteering opportunities.

You also might have seen our team out and about recently with other Hafod colleagues

at our roadshows. We are always up for a chat and would love to hear from you, especially if there's something we can help you with.

If you've not already joined your local Hafod #Connect group on Facebook, we'd recommend you do to keep in touch with our team, things going on in your area and more. To join your group, visit [facebook.com/HafodHousing/groups](https://www.facebook.com/HafodHousing/groups)

Remember, we are here to support you. If you would like to chat with your housing coach, complete the form on this webpage hafod.org.uk/neighbourhoodcoaches

Our food exchange pantry

I'm Michelle, Senior Neighbourhood Housing Coach, and my team are neighbourhood coaches for all our customers in RCT,

Merthyr Tydfil, Cardiff, Torfaen and Newport.

We are currently working with some of our customers in Rhydyfelin in RCT who are keen to set up a food exchange pantry in our community office.

At the pantry you would be able to exchange in-date food with other Hafod customers in the area, so you can swap what you don't need for something you do.

We are also in conversation with local supermarkets to find out whether they would like to get involved with the project.

If you are near the Rhydyfelin area and would like to know more or get involved with the project, please email housing_coach@hafod.org.uk

Don't forget, there's a pantry in St Mellons at the Beacon Centre, where our Cardiff team have been holding weekly surgeries offering help and support.

Change your bathroom habits to save energy

Clothes horse or radiator?

Clothes horse! Radiators work harder, using more energy, if there are clothes in front of them blocking the heat flow.

Skip the iron

Hang your clothes up in the bathroom when you shower. The steam can help get the creases out.



"It's a good habit to let the condensation out the window after a shower."

Nicola,
Hafod resident



Pop me open

Turn off taps early

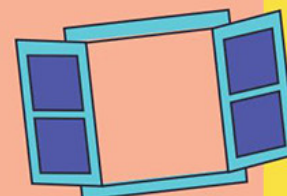
Washing your hair? Turn the tap off while you're letting your shampoo and conditioner sink in.

Place a bucket in the shower to collect run-off water - you can then use it to water plants.

Air your bathroom

Open your bathroom door and window (if you have one) after a shower or bath to prevent damp.

10 minutes should do the trick!



Shower whilst saving power

Using lots of hot water can hike energy bills. Challenge yourself to as short a shower as you can.

4 minutes is recommended!



Adjust your fan timer

Some extractor fans let you adjust the timer so it only runs for the time needed to remove condensation.

Ready to take your next career step with us?

We are proud to be recognised as a Great Place to Work and believe that recruiting passionate, motivated and dedicated colleagues is crucial to delivering excellent services to our customers and making lives better.

If you're looking for a new job opportunity, take a look at our current vacancies, visit hafod.org.uk/join-our-team

You don't necessarily need previous experience to apply, if you've got the right attitude we could have something for you!

We're looking for caring and supportive people to act as one team and really make a difference. We have jobs in Bridgend, Porthcawl, Cardiff, Barry and the Vale, RCT, Torfaen and Merthyr Tydfil so we could have something on your doorstep!

We hope you find something to match your skills and interests and become part of our team.



Generous pension contributions



Develop with the support of our academi



Enhanced sick pay



Company-paid Medicash health plan



Health and well-being resources available 24/7



Option to work a nine-day fortnight (eligible roles)

Need help with your application? Read our frequently asked questions at hafod.org.uk/work-for-us/faq

Are you ready to Make Lives Better?

Scan me!



To view our current vacancies, visit

hafod.org.uk/join-our-team



If you are looking for work or have recently secured employment or a volunteering placement, visit your local hub to select a free outfit - to keep.

What you'll find:

- Blazers or suits
- Shirts and polos
- Smart jumpers
- Smart trousers
- Dresses or skirts
- Leggings
- Hijabs, burkas, niqabs and abayas
- Accessories (e.g. ties)
- Smart shoes, flats or heels

Hub locations:

The Cwtch, High Street, Blaina, NP13 3AN
Appointment available on request
Contact: Johanna.Reames@taicalon.org

Bargoed Community Centre, Caerphilly
Open every Thursday 9:30am-12:30pm
Contact: LouiseEdwards@plattform.org

Hapi Hub, Rhydyfelin
Appointment available on request
Contact: Lisa.Voyle@newydd.co.uk

Get into Housing

Get into Housing is a brand-new initiative providing paid placements to those who are over 25, long term unemployed, identify as coming from an ethnically diverse community and are interested in exploring what a career in housing has to offer.

The project is funded by the WCVA, and we are proud to be part of a consortium of seven registered social landlords which also includes CCHA, Cadwyn, United Welsh, Linc Cymru, Wales & West, and Taff Housing offering 16-week placements where participants can gain on-the-job skills and experience.

You can find out more about Get into Housing and how to apply for a placement by visiting, ccha.org.uk/get-into-housing/

Neffe has been finding her placement with us really useful, hear more from her below.

What are you working on at the moment?

I'm coming towards the end of my three weeks working with the income team dealing with rent, arrears and associated processes, which I'm finding very interesting.

Prior to this, I've spent time with customer services and different areas within the housing team. I've been on tenant visits, shadowing the coaches and I have also helped with housing's summer roadshow.

What's been the best thing you've done so far?

During my time with customer services, I gained a better understanding of repairs and the wide range of enquiries they receive and help to answer. And despite the challenges they face, they would always take time to explain everything to me. They made me feel like family by the end of the week.

What do you feel you have gained from your placement?

I feel I have gained confidence as I don't feel like a 'fish out of water' which I did for the first two weeks. I've improved using a laptop and also have a better understanding of how housing from housing associations work.

Do you need interview clothing?

Working Wardrobe can help!

Working Wardrobe is a co-production initiative led by Moxie People and a range of housing associations and charities, that offers free pre-loved interview clothing (new and lightly used) to job seekers across south Wales.

Interested in becoming a Pantry Member?



Tuesdays 10am to 1pm
Wednesdays 10am to 12pm

The St Mellons Pantry is a member-led food project. Members pay £5 each week and are able to choose £15-20 worth of good quality, healthy food, including fresh fruit, vegetables and chilled produce. If you live in St Mellons and are struggling with food costs or other bills, joining the Pantry could help. It's also a great way to meet new people!

To find out more about joining...
Message us: [facebook.com/stmellonspantry](https://www.facebook.com/stmellonspantry)
Email us: melanie@hopestmellons.org
Or pop down to the Pantry on Tuesdays between 10am and 1pm.

The Pantry is based at The Beacon Centre, Harrison Drive, St Mellons, CF3 0PJ. The Pantry is run by volunteers in partnership with Hope St Mellons, Beacon Centre and Together for Trowbridge and St Mellons, with support from C3SC and Welsh Government.

Can switching to reusable period products save you money?

Reusable products, such as period pants, washable pads and menstrual cups are rising in popularity due to concerns around the environmental impact of disposable products, but opting for reusables can save you money too.

Switching to reusable period products costs more upfront than your average pack of pads or tampons but can potentially save you hundreds of pounds over time. With proper care and cleaning, depending on which option you chose, they could see you through 10 years of menstruation. So, with the cost of daily essentials going up, reusables could be the way forward.

Reusable period pads

Soft, comfortable, material pads which clip around your underwear, and you wash after use (machine or by hand). Available in different absorbencies, colourful designs and sizes.

Menstrual cups

Soft, flexible cups that capture period blood rather than absorb it. They will last you up to 10 years! Menstrual cups provide the biggest cost savings of all the plastic-free options available. Always opt for cups that are made

from medical-grade silicone, TPE or latex.

Period pants

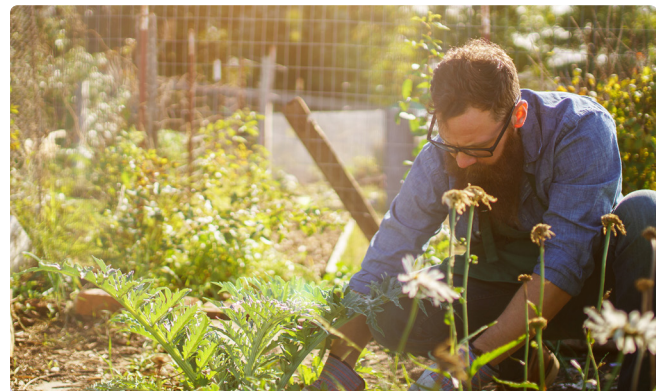
Super comfy absorbent underwear that will last you up to two years and can be washed in the washing machine or by hand. They come in every style you can imagine, as well as varying absorbencies.

If you find yourself in need of period pads

All Morrisons stores will provide them for free. Simply go to the customer service desk and ask for a 'package for Sandy' or a 'period product pack', and you'll get a discreet pack with two pads inside.

At Tesco if you go to a customer service desk and ask for 'a bag Beth has left for you' you will be given a free package with everything you need.

If you require additional advice and support please contact our team at **Period.Dignity@hafod.org.uk**



How to grow your own

Here are some top tips from Hayden, Maintenance Operative, who has recently joined the team at our Tŷ Penrhos Care Home.

Hayden is a keen gardener and loves helping keep the gardens at Tŷ Penrhos beautiful!

1. Buy good quality seeds
2. Water with rain water whenever possible so the plant isn't shocked with cold water
3. Take off any over flowering so all the energy goes to the shoot of whatever is growing
4. Never waste compost, use any old plants, flowers, food etc to make new compost

Do you need support?

I'm Jade, Support Manager, and my team provides supported housing and floating support services that prevent and respond to homelessness, enabling people to thrive.

We work with customers to create a personal support plan and help them achieve their goals. You can have as much or as little support as you need, and we can also help with things such as foodbank access, employment, benefit applications and grants.

We recently helped someone whose husband had unfortunately passed away. They weren't used to having to deal with the household finances, ended up having their home repossessed and were in debt.

We were able to provide them with a fresh

start by rehousing them and purchasing all new furniture for the home with the assistance of grant funding.

We always adapt to suit each person's individual needs, so in this case we made sure they were set up with finances, budgets and bills. We also helped them by hiring a cleaner and putting a shopping and meal delivery service in place.

During this time it's important to remember that you can use your local support team for help. It will be a positive step for your personal safety, financial control and physical and mental well-being.

To find out more about our support services in your area, visit hafod.org.uk/housingsupport



Could you benefit from your credit union?

Did you know that credit unions offer a wide range of financial services, including savings accounts and loans?

Each credit union offers different services, but all of them encourage their members to save. As well as a basic savings account, many can offer a range of options including Christmas savings accounts, junior savers' accounts, and cash ISAs.

Why use a credit union?

- Affordable loans, which can range from shorter term loans of a few hundred pounds to much larger loans for holidays, buying a car, home improvements or even a mortgage.
- Very competitive rates on loans of all sizes.
- Often they are able to offer credit to people whose circumstances might mean they struggle to get a loan from other lenders.
- Many employers allow staff to save and repay credit union loans direct from payroll.
- All money saved in a credit union is protected by the Financial Services Compensation Scheme up to the value of £85,000 per person – exactly the same level of protection as savings in a bank or building society.

Anyone can become a member, however you must share a 'common bond' with other members, for example; live or work in the same area, or work for the same employer as other members.

To find out more and search for your credit union, visit findyourcreditunion.co.uk

Get support with employability

I'm Rachel and I'm one of Hafod's neighbourhood income coaches. Part of my job as an income coach is to provide advice and support to our customers to enable them to pay their rent and sustain their tenancies.

As coaches we are very much aware of how the cost of living will make it increasingly difficult for our residents to meet their financial commitments.

During this time, my main goal as an income coach is to support our customers to pay their rent by making affordable and realistic agreements.

We realise that in addition to rent, you will also be facing large increases in the cost of utility bills, food and other essentials.

In addition to accessing benefits and grants and checking that our customers are claiming all the money they are entitled to, we are also working in partnership with Employability Bridgend to help residents who are looking to increase their skills and gain qualifications to enter the workplace.

Employability Bridgend can help not only those currently unemployed but those who are in employment and looking to increase their hours or get a better paid job.

They can provide training and education, local job clubs, and assist with completing CVs and job searches. They also work to break down the barriers to employment and in some cases can consider helping financially with

childcare, clothing and travel costs to attend interviews.

As an income coach I've made many referrals. To give you an idea, here are some examples:

- A young dad who is a sole parent to a young child who had fallen into rent arrears and was struggling to run a home on benefits. He was looking to get back into the job market but could not do so due to childcare issues.
- A young man who had left temporary accommodation, was finding it hard to budget on Universal Credit and wanted to gain employment to increase his income.
- A mum who was finding it hard to get a job as she needed to be home to drop off and pick up her young children, so could only work school hours.
- A young lady who had run up rent arrears as a result of being in and out of temporary jobs and wanted to secure permanent employment with regular wages.
- A young lady who was struggling with reading and writing and needed help with literacy skills and building her confidence to get ready to enter the job market.

If you are in Bridgend County Borough and would like support with this, please get in touch by emailing Rachel.Burton@hafod.org.uk or to check out Employability Bridgend, visit bridgend.gov.uk/residents/benefits-and-support/employability-bridgend/

If you are outside the Bridgend area, please reach out to your local neighbourhood income coach for more information on employability partnerships by emailing housing.coach@hafod.org.uk.

Cook smart

Tackle the temp

Your freezer uses more energy if it's empty so make sure food is spread evenly in different drawers.

Fill any empty space with newspaper to keep energy use down.



Slow cookers are very energy efficient. They'll also have a hot meal ready and waiting for you.

Cook smart

Why not cook your dinner all in one pan? Stews, soups, even pasta is great for this. Then freeze any leftovers for a lazy day.



Boil what you need

Boil only the water you need in the kettle for a speedier cuppa.

Enjoy lots of hot drinks? Keep a flask nearby for extra water.

"If you drink a lot of tea or coffee, store extra water in a flask. Saves you having to keep popping the kettle on."

Hafod resident



Keep clean at 30

Wash your clothes at 30°C to save energy and make your clothes last longer.

Around 80-90% of the energy used by a washing machine comes from heating the water.*

Harness the heat

Turn off your oven 5-10 minutes before the end of your cooking time. The oven will stay hot to cook your food without using energy.

Finished cooking? Leave the oven door open to heat up the room. Be sure to warn kids that it's hot!



Stay cool as a cucumber

Keep your fridge between 3-5°C. This will keep your food cool but not too cool!

Keep in touch

There's lots of ways you can keep in touch and up to date with our latest news and information.

Local Hafod
#Connect
Facebook group

enquiries@
hafod.org.uk

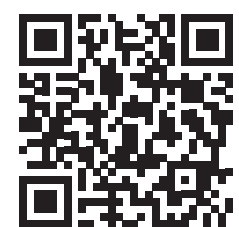
hafod.org.uk

@hafodhousing
@hafodcare

0800 024 8968

We are keen to know how you feel about the cost of living. Let us know your views by completing the survey on our cost of living webpage, hafod.org.uk/costofliving

Stay up to date, visit
[hafod.org.uk/
costofliving](http://hafod.org.uk/costofliving)



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