

Tai Teulu



Family Housing

Winter 2020

FamilyMatters

A magazine for
Family Housing Tenants

**Merry Christmas
from all at
Family Housing**

**Wishing you a
Happy and Healthy
New Year**

In this issue:

**The Hub
Talk Money
What's The Goss
Get Online**

and much more ...



[@fhawales](https://www.facebook.com/fhawales)



[@fhawales](https://twitter.com/fhawales)



[familyhousingassociation](https://www.instagram.com/familyhousingassociation)

Family Matters Winter 2020

Welcome to our Winter Edition of Family Matters, in this festive edition we have got lots to entertain you, from recipes to puzzles and a gorgeous picture of the winner of our pet competition.

There's also lots of useful information, including how to contact us over the Christmas period and how to get help managing your finances and paying rent.

I know that the run up to Christmas has not been the same, and that at this time of year it is difficult to be apart from family and friends. Covid has presented so many challenges and keeping connected is so important to our health and well-being. So it's great to see the initiatives from our Community Engagement Team to help tenants to get on-line.

Another way to stay connected is to get involved with the Tenant's Hub. In helping to shape services you can have a huge impact on the communities where you live. We know that you will want to be involved in different ways and that's great, so please get in touch and make a difference.

It just remains for me to wish to you peace at Christmas.

Stay safe and keep in touch,

Marcia



Christmas Opening

Monday 21st December	Open as usual
Tuesday 22nd December	Open as usual
Wednesday 23rd December	Open as usual
Thursday 24th December to Friday 1st January	Closed
Monday 4th January	Open as usual

*Over the holiday period our head office will be closed for a few days, but we will be operating a telephone emergency service for repairs.

Contact us



43 Walter Road,
Swansea,
SA1 5PN



01792 460192



Info@fha-wales.com



www.fha-wales.com

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Festive Feels ...



This year has been a little different to say the least!

If you are celebrating Christmas we would love you to enter our competition and send in pictures of:

- Your festive decorations
- Your festive lights
- Your festive dressed tree
- Any festive crafts you have made

We will select a winner from the entries and you could win a £20 'One 4 All' gift card.

Closing date is January 15th 2021

A competition form can be found on page 17 and can also be downloaded from

www.fha-wales.com

Emergency - who to call and when

During the Christmas Holiday we will be carrying out
Emergency Repairs only.

Emergency repairs are those needed to avoid immediate danger to your health and safety, or serious damage and destruction to your home. We will aim to make your home safe or prevent further damage. We may need to arrange a further visit to complete the repair.

Emergency Repairs include:

- Extensive Water Leak
- Blocked Drains
- Total Electric failure
- Total Heating failure
- Structural damage to your Home



To report an Emergency Repair contact 0800 435223

If your repair is not an emergency, it may not be possible to carry this out until after the New Year.

What you should do in an Emergency:

If you smell gas, call the National Gas Emergency Service immediately on **0800 111 999**

If you have no water – check if the water supply to your area is disrupted online at

<https://www.dwrcymru.com/en/In-Your-Area.aspx>

If you have no electricity - Please check the fuse box/ consumer unit first if it has tripped. If it has, flick the switch to reset or you may need to change the fuse. Make sure you have credit if you have a pre-payment meter

If you have a burst pipe or extensive water leak – Turn off your water supply at the stop cock. (The stop cock is usually located under your kitchen Sink)

Tenants - We Need you!

We have just reviewed our tenant engagement work. We know not everyone wants to come to meetings or be formal so we have made a plan which means we will use lots of different ways to help tenants from all backgrounds get involved in meaningful ways that suit you.

During lockdown we have been trying out coffee mornings on Zoom which have hopefully given you a bit of fun and laughter. We want to keep these going, especially as we have tenants spread over 5 different counties.

We are also setting up a **Tenant Hub** which you can dip in and out of, giving us your opinion on matters which interest you.

A relevant, welcoming, transparent & tolerant place where anyone can contribute

Clear approach to what we review and why

Creating a thriving hub

A clear workplan

The Hub

A safe space to air views and get involved in a way that suits you

Working with FHA and the Board

Training and Information

Get involved in discussions & planning with Board

A training plan to ensure we work constructively and creatively to deliver clear outcomes



We have also co-produced the **Tenant Involvement Strategy 2020-2023** with tenants, staff and our Board, who have helped us identify what we do well, and where and how we can make improvements that build on this.

This Strategy ensures we will use a range of approaches including new technology, to help tenants from all backgrounds get involved in meaningful ways that suit them.

Delivering our aims

The Hub and Scrutiny groups will work in an evidence-based way in line with the principles we have agreed. This will enable us to:

1. Ensure tenants' feedback improves services
2. Ensure our new staff and tenant Hub and the data it collects influences decision-making
3. Maximise the impact of community work to gain tenant views and feed into the work of the Hub



Support, training and incentives

To support the work of the Hub and the delivery of this Strategy, our Tenant and Community Engagement Officers will work closely with the Hub and teams within FHA to ensure a collective approach is taken to service improvement.

We will also create a monitoring system to track the work we do and the impact this has on our services and the way we work, including satisfaction and performance levels. This will form part of the way we regularly report to tenants, staff and the Board, as well as to others outside the organization.

Get in touch

So we would love to hear from you. If you would like to be involved in our zoom coffee mornings, The Hub or would like a full copy of the Involvement Strategy, please contact Carol or Emma on the details below.



Carol Johns
01792 482762 / 07854017328



Emma Williams
01792 482706 / 07814308670

email : communityengagement@fha-wales.com

Let's Talk Money



The coronavirus has affected millions of people and we are still on the road to recovery. What this means for your finances will be very personal to you, but having a conversation about money, savings or scams can have a positive impact on our closest relationships.

Just remember, you are not alone and there is money guidance available to you.

Financial Advice



We have included some links here that can help you to start a conversation with a partner, family member or friend.

[Talk Money](#)

[Talk with partner](#)

[Talk with a child](#)

[Talk with an older person](#)

[Talk with a friend](#)

Saving Accounts



Children develop an attitude to money at a very young age and it's really important to talk about it. Saving schemes are a great start and show youngsters how to save for that next dream item they really want. You may already have a child trust fund or Junior ISA, have you discussed what comes next? Take a look at the links for more information.

[Help to Save](#)

[Child Trust fund](#)

Credit Unions are a great support and are available all year-round with affordable credit and savings. You can start your savings now for 2021 Christmas season, a holiday or save for that next rainy day emergency. Check out the link and find your local branch [Credit Union](#)

Financial SCAMS



We have to stay on our guard and be wary of scammers catching us out as they are taking advantage of situations linked to Covid. Check out the [Money Advice Service](#) for all things financial, from debt to borrowing.

If you have any worries regarding scammers, for yourself, family, a work colleague or friend, take a look at the links for further advice.

[Illegal money lending](#)

[Scam help](#)

Money & Mental Health



We know how a financial worry can weigh on your shoulders and affect your wellbeing over time. If you have any worries and need to talk you can get in touch with [C.A.L.L. 24/7 Helpline](#) Freephone 0800 132 737 Or text help to 81066

This is a mental health helpline for Wales. It offers emotional support and information on Mental Health and related matters to the people of Wales. Anyone concerned about their own mental health or that of a relative or friend can access the service. It offers a confidential listening and support service.

Money Solution Workers



As a tenant of Family Housing you can also get in touch with our Money Solution Team for help and guidance. You may find you need support to budget for the most important costs in your life like rent, food, and heating.

Emma and Phil are able to help you if you are struggling to pay for these things, they can make sure you are receiving the correct benefits, getting discounts on things like council tax and water bills.

They can also help with Personal Independence Payments (PIP) and Employment Support allowance (ESA) applications, and can support you through an appeals process. This process can be very stressful but they are here to help. You can email MoneySolutions@fha-wales.com or contact the team on their details blow.



Phil Burge
01792 940168 / 07811 990799
philip.burge@fha-wales.com

Swansea and Neath



Emma Rees
01792 940148 / 07773316151
emma.rees@fha-wales.com

Carmarthenshire, Pembrokeshire
and Ceredigion

Need help with your rent? Get in touch ...

If you are having any difficulties paying your rent, we have a specialist team who are here to help and can discuss a range of options with you. Our priority is to keep tenants safe and in their homes.

More information can be found here: <https://www.fha-wales.com/paying-rent/>, online at www.fha-wales.com/about-us-2/contact-us/ or by calling one of the numbers below:

- Swansea or Neath areas - 01792 450042 or Free Phone 0800 0213930
- Carmarthenshire, Pembrokeshire or Ceredigion areas - 01792 450044 or Free Phone 0800 0213930

Safety In Your Home



Keeping you and your family safe

Safety Tips for the Festive Season



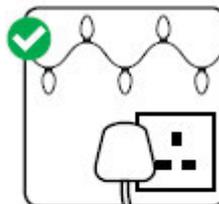
Check your Christmas tree lights carry the British Safety Standard sign.



Test your smoke alarms monthly and only remove batteries when replacing them.



Make sure your family and visitors know how to escape in an emergency.



Never overload electrical sockets. Always switch Christmas lights off and unplug them.



Store fireworks safely. Never go back to a lit firework and keep a bucket of water nearby.



Take time to check on older relatives and neighbours this Christmas as they are at greater risk from fire.

ElectricalSafetyFirst.org.uk is a great site to use for electrical safety



Safe Fire Evacuation



IMPORTANT - you should be able to safely and efficiently evacuate your home if a fire breaks out. If you have mobility issues, hearing or sight impairment or any issues that would prevent you from getting out in the event of a fire, you must contact your Housing Officer directly if you have their number or call 0800 0213930. We will be able to put measures in place to help protect you or your family. For a free home fire safety check by the Fire Service call 0800 169 1234.

Do you have home insurance?



We insure our buildings, but you are responsible for contents insurance. You may think you have nothing of value, and it will never happen to you but what if it does? Imagine if you lost all your belongings in a fire or flood. How would you replace the most basic things like, beds, carpets or cooker? We have details below on contents insurance especially for social housing tenants.

The My Home Contents Insurance Scheme, provided by Thistle Insurance Services Ltd is an affordable and flexible scheme designed to protect our tenants against a whole range of risks.

Application and direct debit forms can be downloaded from our website

www.fha-wales.com/services-for-you/ Or for any further assistance, you can call the [Helpline on: 0345 450 7288](tel:03454507288) or see the website www.thistlemyhome.co.uk

Emergency Repair Costs

Emergency Repair Calls



Our repair line is open 9am-5pm Monday to Friday and when our offices are closed we run an out of hours service. This service is only for reporting emergency repairs that can cause a safety issue to a tenant.

We pay a fee for the out of hours emergency service to be provided and then we are charged for each call that comes in. In one previous month we had 300 calls and nearly a quarter of these calls were not urgent. That means we paid **£125.40** for calls that month which could have waited until normal opening hours or been reported via the My Home 24/7 app or email.

These are just a few examples of calls that came through:

- To inform us that the tenant had changed their rent payment date
- Asking where the tenant could park their car
- Small crack in glass of back door
- Bulb needs changing
- Ants on windowsill
- Had a letter but doesn't know what it's for

This amount of calls is very typical of a month, it means we pay **£1,504.80** per year for non-essential calls when tenants could use the My Home 24/7 app or email to rearrange appointments, or call contractors directly to rearrange.

This service is essential to tenants so, Stop, Think and please only call 0800 435 223 if it is an emergency.

Contacting Us

Our staff are working really hard and over the last few months we have seen a big increase in the number of calls we are receiving.

If you need to contact us for non emergency queries we have several options for you all without even needing to use the phone.



[My Home 24/7 app](#)



www.fha-wales.com



[Email](#)



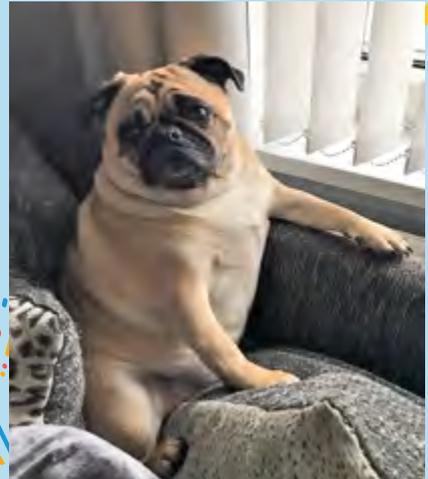
[Live Chat](#)

What's The Goss ...



Our Purfect Pet Winner!!

Meet Coco, the 2 year old pug.
Coco is the owner of a lovely human called Lesley and she loves playing with her cuddly toys, but dislikes birds and other dogs ...
Coco is looking forward to spending her prize voucher from Pets At Home on more cuddly toys.



Wear it PINK!



Our staff promoted Wear It Pink again this year for Breast Cancer Awareness Month and gave a new meaning to Feel Good Friday! It's important for men and women to check their breasts regularly, see advice here: [Symptoms and Signs](#)

Domestic Abuse

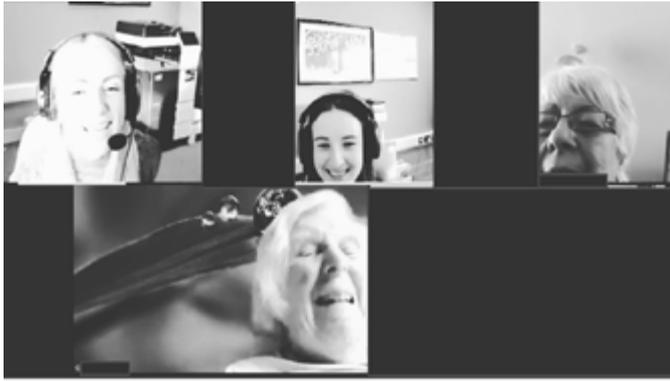
We do not tolerate any form of Domestic Abuse so please don't suffer alone. In an emergency, you can call 999 and press 55, which will let the police know you need emergency assistance without needing to speak to an operator. Alternatively, you can contact the Police on 101.

You can also contact the all-Wales [Live Fear Free](#) Helpline on 0808 8010 800 or use their Text Service on 078600 77333.

For more information on advice and support please follow these links or contact us:

[Live Fear Free](#)
[Welsh Women's Aid](#)

Virtual Quiz Time



Staff at our Cartref Cynnes scheme have been keeping tenants interactive with a virtual quiz. There were lots of interesting questions and answers to think about and they are looking forward to more.



Christmas has arrived ...

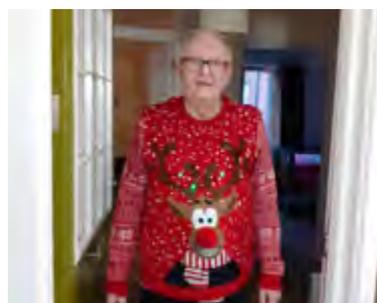
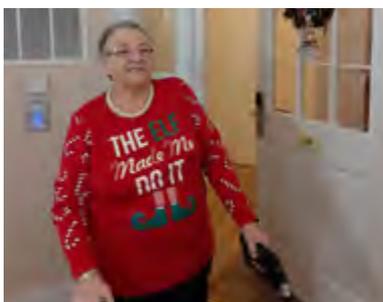
What do you do to keep busy during #Covid ...
A pamper afternoon and Christmas crafting of course!
Our tenants Gaynor and Kevin are showing off their amazing craft skills and making some Christmas wreathes with our Supported Housing staff. They look fab, don't you agree?



Festive Fun



Our Front of House staff at Ty Dyffryn, Christine and Rhian cheered everyone up with a special delivery of mince pies, chocolates and a cuppa. All the tenants really enjoyed the afternoon and wore their Christmas jumpers to join in and raise money for Save The Children. We were overwhelmed with their kindness and are delighted to say that we raised a total of £178.00 for this very special cause. Thank you to all the tenants for their kindness.



Where Your Rent Goes



Our rents need to be affordable for our tenants and we use a 'Living Rent Policy' when setting these costs. This means that we use the lowest 25% of local wages to measure whether our rents and services charges are affordable and for a one-bedroom property do not charge more than 28% of this wage.

We use government statistics to determine local wages, they are based on what people earn working an average number of hours and exclude any payments from the Department of Work and Pensions. We then increase the rent based on the number of bedrooms.

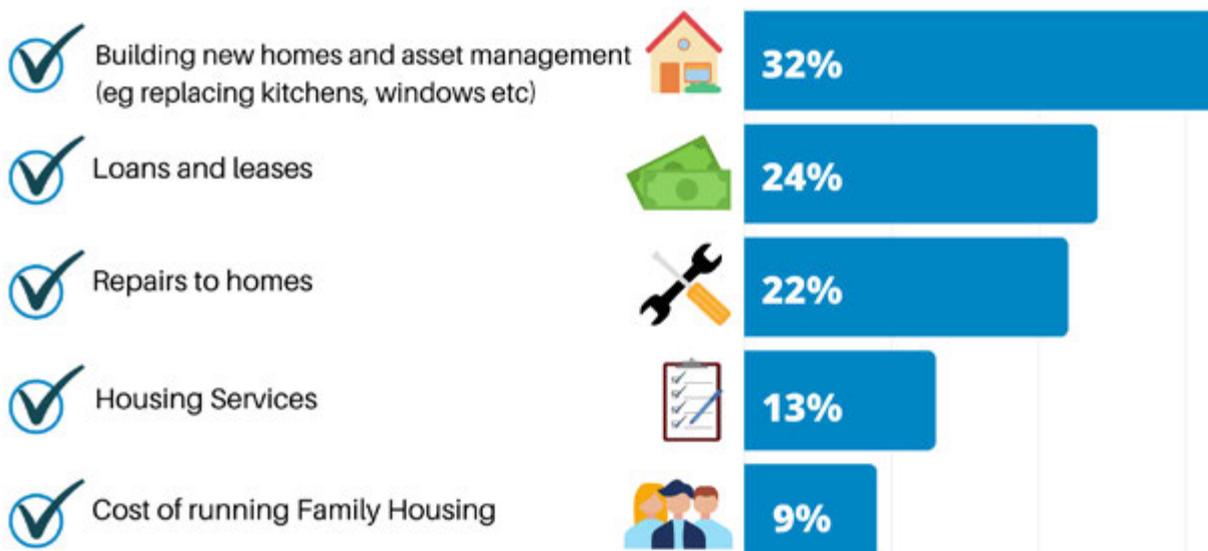
We do not include our Extra Care Homes in this calculation as the services and communal areas that we provide are very different.

Around November each year we look at how much our services cost to deliver and how much we need to spend to:

- repair and improve homes
- keep our homes and the people who live in them safe
- pay off loans that we took out to build homes

This then helps us to determine how much rent we need to charge to cover those costs. We will always ensure that if we increase our rents that the new rent will still be within our 'Living Rent Policy'.

How your rent is spent





Do You or a Neighbour Need Help to Get Online?

WE CAN:

- Loan you a tablet
- Loan you a WIFI device
- Provide you with a sim card
- Provide help/training to get online

To find out more contact the Community Engagement Team

Emma Williams 01792 482706 / 07814308670

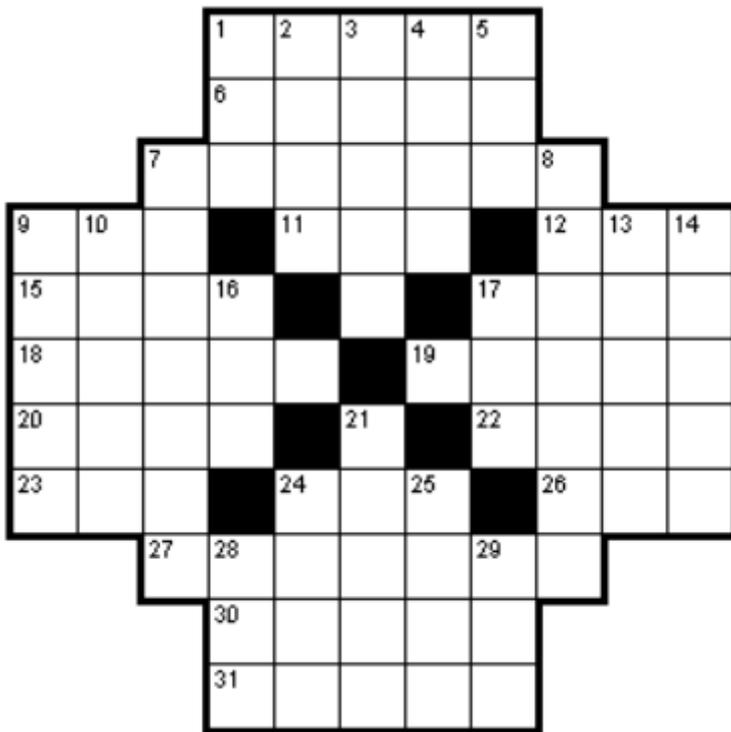
Carol Johns 01792 482762 / 07854017328

Puzzle Page ...

Get a cuppa, put your feet up and have a go at our puzzle.

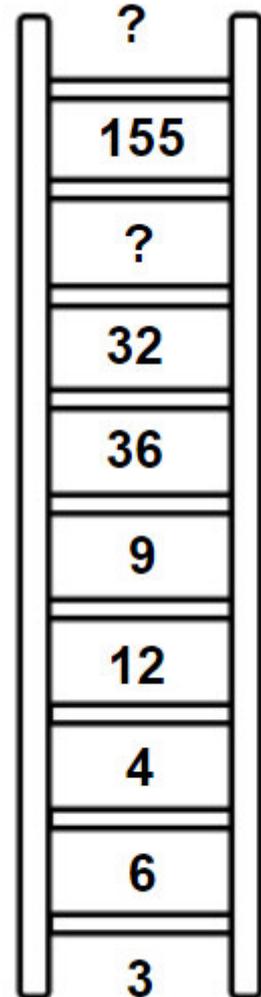
X Word Words

A crossword with a twist ...



Number Ladder

Can you climb the ladder and find the missing numbers?

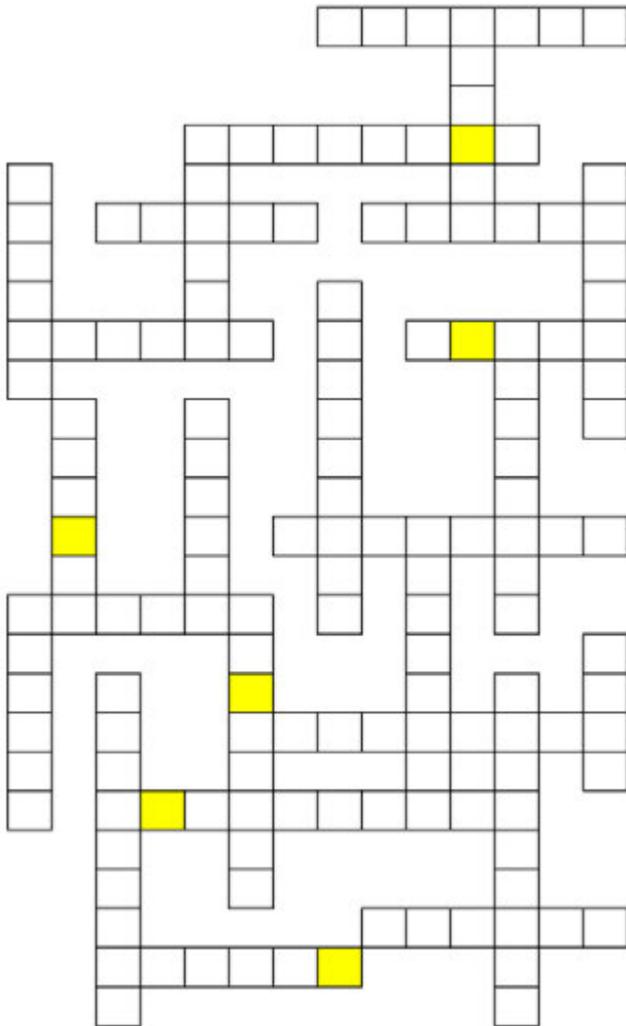


Across

1. Rub out (5)
6. Ransack (5)
7. Biographical sketch (7)
9. Mariner (3)
11. Gratuity (3)
12. Insane (3)
15. Object of worship (4)
17. Chrysalis (4)
18. Implied (5)
19. Fragrant flower (5)
20. Matured (4)
22. Apiece (4)
23. Indicating maiden name (3)
24. Globe (3)
26. Beverage (3)
27. Disclose (7)
30. Small boat (5)
31. Choose (5)

Down

1. Make a mistake (3)
2. Violent disorder (4)
3. Attach to (5)
4. Small sheet of paper (4)
5. Snakelike fish (3)
7. Go ahead (7)
8. Strive to equal or match (7)
9. Colossus (5)
10. Byword (5)
13. Quickly (5)
14. Russian country house (5)
16. Covering (3)
17. Pastry (3)
21. Dried plum (5)
24. Ellipse (4)
25. Countries in special alliance (4)
28. Frozen water (3)
29. Acquire (3)



Criss Cross Words

Can you fit the words correctly into the grid?
The letters in the yellow boxes will spell out another word.

4 letter word
ROME

5 letter words
PARIS
SOFIA

6 letter words
ATHENS
BERLIN
DUBLIN
LISBON
MADRID
PRAGUE
VENICE
VIENNA
WARSAW
ZAGREB
ZURICH

7 letter words
BELFAST
CARDIFF

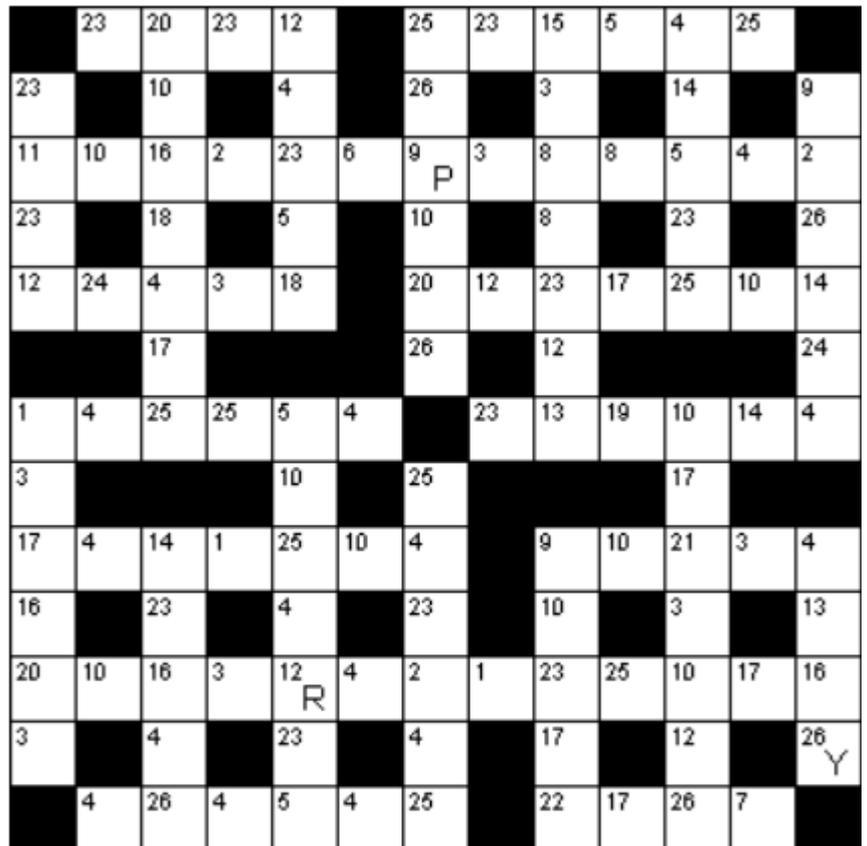
8 letter words
BRUSSELS
BUDAPEST
FLORENCE
HELSINKI
SALZBERG

9 letter words
AMSTERDAM
BUCHAREST
EDINBURGH
STOCKHOLM

10 letter word
COPENHAGEN

Code Word

Each letter in this puzzle is represented by a number 1-26. Can you crack the code and solve the crossword? Every letter of the alphabet is used at least once. Three letters are already in place to get you started.



1	2	3	4	5	6	7	8	9	10	11	12	13
14	15	16	17	18	19	20	21	22	23	24	25	26

Bites for the whole family

These veggie halloumi burgers in brioche buns are perfect for the whole family. Serve as a quick and easy lunch over the festive period.

What you will need to make Halloumi burgers

250g block halloumi cheese, cut into 8 thick slices
1 tbsp olive oil
4 brioche buns
4 tbsp hummus
1 large ripe tomato, thinly sliced
4 Butterhead lettuce leaves
4 tbsp fresh tomato salsa (most supermarkets stock a version)



PREP: 10 MIN | COOK: 10 MIN | SERVES: 4

How to make ...

1. Brush each side of all the halloumi slices with olive oil and cook the under the grill or pan fry on medium heat. Cook them on each side for 2-3 mins or until golden.

2. Split the brioche buns (toast them very briefly on both sides if you like, but be careful not to burn them) and spread the bottom halves with the hummus. Add some tomato and then the halloumi, then finish with the lettuce and salsa and top with the other half of the bun.



PREP: 15 MIN
COOK: 10 MIN
PLUS 1HR CHILLING
SERVES: 6

Love Swedish meatballs? You can transform them into a burger that kids will adore – choose beef or pork mince, the flavours will be the same.

What you need to make Swedish meatball burgers

500g lean beef or pork mince
1 onion , coarsely grated
1 egg , beaten
25g dried breadcrumbs
grated nutmeg
¼ tsp garlic powder
burger buns , sliced cheese, lettuce,
sliced tomato and a sauce of your
choice (optional), to serve

How to make ...

1. Tip the mince, onion, egg, breadcrumbs, nutmeg and garlic powder into a large bowl and generously season with black pepper. Mix everything together using your hands, then shape the mixture into six patties. Transfer to a plate, cover and chill for 1 hr or up to a day.

2. Cook the burgers under the grill or pan fry on medium heat for 10 mins, turning occasionally, until lightly charred and cooked through. Top with sliced cheese during the final 2 mins of cooking time, if you like.

3. Serve the burgers in the buns topped with the lettuce, tomato and sauce, if you like.

Competition Time Festive Feels ...

We want you to share the festive spirit!

Send in pictures of the following :

- **Your festive decorations**
- **Your festive lights**
- **Your festive dressed tree**
- **Any festive crafts you have made**



For a chance to win a **£20** 'One 4 All' gift card.

All entries must adhere to the [competition rules](#)

You will need to include the following details with your picture and send it to our info email address no later than 12pm January 15th 2021.

Name	
Address	
Telephone	
Email	

Send your entries to :



Info@fha-wales.com

If you have any suggestions or ideas of what you would like to see in future copies of Family Matters then please send them in to info@fha-wales.com

Puzzle page answers

930
155
160
32
36
9
12
4
6
3

Puzzle page images can be downloaded from our website (just hover over the [Get Involved](#) tab)