

Tai
Tarian

Cartref



Community spaces revamped

From gardens to churches, our volunteers have given local spaces a fresh look. See how we've helped communities thrive.

More on page 2.



Meet Ana

A new face for Cartref, talking about the move to Universal Credit and winter benefit help.

More on page 10.



Get winter ready

As the colder months approach, a few simple checks can help keep your home warm, safe, and running smoothly.

More on page 11.

£4000 revamp for food bank

A long-standing Cwmafan food bank has received a £4,000 makeover thanks to our community benefits scheme – plus a generous food donation. Volunteers and our contractors CJ Construction have worked together to improve the facility for those in need.

Find out more on page 5.

Challenge complete!

Our Community Challenge made a welcome return over the summer, bringing our staff and contractors together to provide a day’s free maintenance or building work to two local facilities.

Staff are encouraged to volunteer a day of their time to work on these types of projects and we have made a big impact transforming spaces across the borough over the last 15 years.

First up this summer was Taibach Welcome Garden, a space loved by locals especially older residents and local school children.

Our team were tasked with giving the place a fresh new look. From the fence to the bench, and even the giant planters for the community Christmas trees, the team rolled their sleeves up and painted it all!

And the best bit, we finished just in time for a big celebration to mark 100 years of the nearby Talbot Memorial Park.

Next up was Neath Methodist Church affectionately known as the “Penny-Brick Church”, after the community bought the bricks to build it in 1914.

A cornerstone of the Neath community

ever since, it offers a welcoming space for worship, and a wide range of community activities like art groups, knitting clubs and charity fundraisers.

The church’s upstairs space, which hosts the Llansawel Art Group and other community events, was in need of a refresh. Our team of staff volunteers stepped away from the day job and stepped up to transform the area with a fresh coat of paint. Contractors D&M provided supplies and helped lighten the painting load.

Our community challenge is more than just a lick of paint. It’s about supporting our communities whether that’s sprucing up a community garden or preserving an historic space that brings people together. It all makes a difference, and we are proud to be doing our bit.

Barbara, a lifelong member of Neath Methodist Church, was delighted that we could support them:



“The church is old and has become dilapidated and we really needed the help of somebody to come in and do some work for us. We were delighted Tai Tarian and their contractor D&M could help. The improvements mean that we can offer our rooms to the community and for anyone we can support and help in any way.”

Roxanne our customer and community engagement officer added:

“Once again, we had many applications for this year’s community challenge, so it was a difficult decision to pick our winners. However, both Taibach Welcome Garden and Neath Methodist Church were in real need of a makeover, we are proud to have made a difference to them.”

New neighbours at HQ

Slow worms relocated ahead of Cimla development.

As part of preparations for our upcoming development of 22 new homes at the former Tudor Inn site in Cimla, a population of protected slow worms has been safely relocated to a new home at our head office Tŷ Gwyn, in Baglan.

The Tudor Inn site, which has remained unused since its demolition in 2009, is set to be transformed into a mix of flats and houses by contractor Bluefield Land. Before work begins, care has been taken to ensure the welfare of the slow worms living there, a protected species under UK law.

Around 200 specialist mats, easily warmed up by the sun



Applications for the 2026 Community Challenge will open in the spring, more in the winter edition of Cartref.

were placed across the ¾ acre site, to attract the slow worms, encouraging basking. Vegetation was also carefully reduced by the contractor to encourage them to move from tall grasses to the mats.

We met with the ecologist at Ystradgynlais based Hawkeswood Ecology on visit 22 of the site, at which point 150 reptiles had been captured. Once five consecutive clear days of no captures are achieved this is a good indication that the site is clear. Although a final search will follow just before construction begins.

The slow worms have been carefully moved to an area close to the Cimla site, with 80 now residing at our Tŷ Gwyn meadow. The area has been adapted to suit their needs, with varied grass lengths, sheltering logs and rocks together with warm mats to help them settle in.

Eric Hawkeswood, Principal Ecologist at Hawkeswood



Ecology, has worked with us on several projects and developments in the past. He said: “It’s refreshing that

Tai Tarian is so committed to biodiversity and have provided ample time and support for ecological work. When ecology is integrated early, it becomes a manageable part of the development process.

Retaining slow worms on site in a suitable area is always preferred but this is only viable if the space is large and ecologically appropriate. As the Cimla site is relatively small, doing a split relocation between there and Tŷ Gwyn was the best alternative, and the purpose-built reptile habitat Tai Tarian have created is ideal.”

This is a great example of how our development work can go hand-in-hand with our sustainable planet commitment. The Tudor Inn site is expected to see construction begin later this year.

Summer support round up

Over the last few months, several generous donations have helped support children and young people across our communities.

Bulldogs Boxing Club received a £1,000 donation via our contractor Hale Construction to support their summer holiday camps. The money paid for new play, arts and crafts equipment, as well as items to enhance their garden space.

At Ysgol Bae Baglan, the PE department received £500 from our contractor Sabre Services, helping to purchase new equipment to support physical activity and wellbeing among pupils.

Sinclair Vehicle Leasing kindly donated £300 to both DOVE Workshops in Banwen and CHAOSS at Seven Sisters Community Hall, helping to cover the cost of summer packed lunches for children attending holiday activities.

Ceri from Bulldogs was delighted we could support them:

“These donations have made a real difference, helping us create safe, fun spaces for children to enjoy.”

We’re grateful to all our partners for their continued support in helping us build stronger, healthier communities. Next job - Christmas!

Welcome to the autumn edition of Cartref



As we move into autumn, this edition of Cartref reflects on a busy summer and need to know info for the next few months.

We’re thrilled to welcome four new apprentices who bring enthusiasm and fresh talent to our trades. Their journey marks our continued commitment to investing in local skills and future careers. More on them and our Copper Foundation below.

At County Flats Sandfields, we’ve completed one of our most ambitious redevelopments to date. With 55 new modular

homes and 72 refurbished flats, this project showcases our commitment to creating sustainable, high-quality housing. You can read more about this and our other developments on page 9.

You’ll also notice a new face in our advice column as Ana takes over from Steph. She will continue the tradition of practical tips and support for tenants navigating benefits, budgeting and more. More on page 10.

Over the past few months, tenants have taken part in sessions focused on rent,

repairs, and other important topics, helping to shape how we work and what we prioritise.

This follows a successful AGM and a series of workshops with Swansea University, where tenants shaped discussions on the future of energy-efficient housing.

We’ll be sharing more about opportunities to get involved in the Tenant Voice group in the next edition of Cartref, watch this space.

Linda
Chief Executive

Copper continues

It’s been another successful year for our Copper Foundation as the latest recruits come to the end of their year with us.

Starting in 2017, the Copper Foundation was set up with the aim of helping people struggling to find work.

The foundation’s recruits spend the year learning new skills such as concreting, fencing and general maintenance. They’ll also work towards qualifications which will help them find new employment opportunities once their year comes to an end.

To date, 110 people have come through the foundation with many going on to secure jobs, either with us or our contractors. Those who have stayed with us have joined various teams including grounds maintenance, caretaking, repairs, roofing, with our arborist team or even becoming supervisors within the Copper

Foundation itself. Some have also gone on to start apprenticeships with us.

Maelgwyn has been there from the start as the Copper Foundation’s supervisor and has mentored all recruits. He said:

“I love the job, seeing all these people coming through and learning new skills and going on to get secure jobs. So many people’s lives have been changed as the result of the Copper Foundation and I still keep in touch with many of them, it’s always great to hear how they’re doing.”

Josh has been part of Copper for the past year:

“I’ve really enjoyed myself, it’s been really good. I’ve learned a lot of new skills, it’s been hard but also rewarding. The support I’ve received from Maelgwyn and the other managers has been great, they really can’t do enough for you. They’ve all been a great help to me.”



Apprentices join the team



Brandon, Cian, Jack and Kyan successfully came through our recruitment process earlier this year, seeing off hundreds of other applicants to land one of our sought after trade apprenticeships.

Cian is new to Tai Tarian, whilst Jack and Brandon previously worked as labourers in our repairs team and Kyan was a member of our Copper Foundation.

Over the next three years they’ll each learn their new trade, with Kyan and Brandon working to become plasterers, Jack doing carpentry and Cian doing roofing.

Welcome all!

Join the team

We offer a range of exciting job opportunities where you can make a real difference to our communities.

Visit www.taitarian.co.uk/careers to apply today.

Tai Tarian teams up for Community and Cohesion

During the summer we took part in the Cohesion Cup, a community rounders tournament held at Port Talbot Cricket Club.

Organised by Safer Neath Port Talbot and MyRounders, the event brought together teams from across the area for a day of fun, while raising awareness of domestic abuse and showcasing local services.

Two Tai Tarian teams – the Trojans and the Terriers – stepped up to the challenge, competing with bags of energy and enthusiasm. Off the pitch, staff hosted a stall where they spoke with tenants and members of the public, shared information about our services, and gathered valuable feedback on important topics such as rent.

Although we didn't make it to the semi-finals, our efforts were recognised. The Terriers received the 'Team Fair Play' award, and one of our Trojans was named 'Male Player of the Tournament'.

The event also gave staff the chance to reconnect with local partners in a relaxed setting, reinforcing the importance of working together to tackle issues like crime and domestic abuse across Neath Port Talbot.



Annual General Meeting

This year's Annual General Meeting took place at the Aberavon Beach Hotel.

A chance for members to vote on key business decisions and hear updates from across the organisation and wider housing sector.

Info stalls gave members more information about WHQS23, financial inclusion, repairs, new developments and our recently launched Corporate Plan.

Guest speaker, David Wilton of TPAS Cymru gave a presentation about the importance of tenant engagement and why community landlords like us need to hear a range of voices.



Making changes to your home

As a responsible landlord we need to ensure your home is safe and secure.

So, any changes you want to make to your home must be agreed by us. We call this Landlord's Permission.

You can make improvements, alterations and additions to your home, but we need you to ask us before any work starts. We will carry out some checks, then give you written confirmation that we are happy for you to carry out the work.

If you've already made changes without asking us, please get in touch so we can assess the work carried out and either grant permission or ask that changes are made.

Food bank gets a £4,000 makeover

Banc Bwyd Port Talbot food bank in Carmel Chapel, Cwmafan, has had a much-needed upgrade worth over £4,000, thanks to our contractors, CJ Construction.

As part of our community benefits scheme, the team donated their time to install new kitchen units, a racking system, and a fridge. They also gave £250 worth of food to support local people in need.

The food bank, part of the Trussell Trust network, is open every Wednesday from 10am to 12pm. Donations are welcome via local supermarkets or directly to the chapel on Mondays.

Mairwen Crockett, who's been with the food bank since it opened, said the improvements were very welcome:

"The kitchen was in the vestry, which dates back to 1919, so it was definitely due an upgrade. Being able to access a food bank makes a huge difference to people, many arrive feeling very anxious."



Community Christmas donations

We're already hearing from groups looking for selection boxes, Christmas lunch items, and craft materials. If your community group needs help, get in touch at community@taitarian.co.uk.

Tenants share views on the future of low-carbon housing

Four workshops held across Neath Port Talbot recently brought tenants, academics, and housing professionals together to explore the future of sustainable living. Organised by Swansea University in partnership with us, the sessions aimed to gather tenant views on retrofit measures designed to improve energy efficiency and meet the Welsh Housing Quality Standard (WHQS23).

The workshops at Sandfields Library, Neath College, Ystalyfera Development Trust and Afan College invited tenants to reflect on their current living conditions and imagine their ideal homes. Through creative exercises and open discussions, our tenants shared their experiences and views on technology such as solar panels, insulation, and air source heat pumps.

Follow up visits to homes already fitted with low-carbon technologies will soon be arranged to allow tenants to gain a deeper understanding of the practicalities and benefits of retrofitting.

We are proud that tenant feedback has played a key part in informing academic research, policy recommendations, and future housing strategies. Findings will soon be shared with Welsh Government, and other housing associations to help develop the next phase of sustainable housing.



Who is your housing officer?



Area/s	Housing officer
GCG, Cwmgors, Brynamman, Haven, Pontardawe	Kathleen Roberts and Kacy Clark
Rhos, Ynysmeudwy, Cilmaengwyn, Ystalyfera	Sarah Clark
Llandarcy, Jersey Marine, Alltwen, Rhydyfro, Pontardawe	Connor Davies
Skewen, Roman Way & Cadoxton	Deborah Wallace
Caewern, Neath town & Melyn	Paul Adams
Westernmoor, Pencaerau, Tonna, Neath town & Melyn	Tony Derrick
Aberdulais, Cilfrew, Longford, Crynant, Seven Sisters & Banwen	Steve Chambers
Afan Valley	Lilly Morgan
Cwmavon, Bryn	Grant Williams
Sandfields	Claudia Head and Andrew Osborne
Tonna, Clyne, Glynneath, Resolven, Cwmgwrach	Anthony Crecraft
Cimla, Tonmawr, Ponrhydyfen & Oakwood	Natalie Bamsey
Meadow Road, Briton Ferry & Pencaerau	Lee Sinclair
Briton Ferry, Margam & Sandfields	Elise Morgan
Aberavon, Baglan, Velindre & Goytre	Brynmor Steel

Time to get insured?

We cover the buildings insurance for your home but you're responsible for insuring your contents.

It's always a good idea to shop around for a policy that'll give you the cover you need.

Contents insurance is designed to help protect your possessions.

No matter how careful you are, there's always a risk that your belongings could be broken, damaged or even stolen, so home contents insurance can help provide peace of mind should the worst happen.

It is up to you who you choose based on your own personal needs, however we have teamed up with Aviva, who provide insurance exclusively for our tenants.

Reasons to join:

- No excess if you need to make a claim
- New for old cover**
- Continuous "pay as you go" cover with no annual renewal
- Premiums will not go up if you need to make a claim
- Accidental damage cover options available***
- Payment included with your rent.
- For quotes, get in touch with our insurance team on 01639 506091 or email insurance@taitarian.co.uk

Always shop around for the best quote, price comparison websites can help.

ACCIDENTS CAN HAPPEN.

Ensure your **belongings** are protected!

Tenants Contents Insurance exclusively for Tai Tarian.

For more information:
Call: 01639 506091
Visit: www.taitarian.co.uk/insurance

Tai Tarian

Terms and conditions apply, contact above.

* Price includes Insurance Premium Tax (IPT charged at the appropriate rate).

** Except clothing and linen (which are subject to a deduction for wear and tear).

There is no cover for electrical or mechanical breakdown, or gradual deterioration.

*** For an additional premium

The policy is underwritten by Aviva Insurance Limited and arranged by Aon UK Ltd who are both authorised and regulated by the Financial Conduct Authority. Aviva Insurance Limited, Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised and regulated by the Prudential Regulation Authority.FP:ENT.731.RR



Meet our Arborists

With over 10,000 trees growing on our open land and gardens, looking after them is a full-on job. To help we have a dedicated team of arborists who do just this. We caught up with the team at a house in Sandfields to learn more about the specialist skills that go into keeping our green spaces safe and thriving.

Anthony the team’s supervisor tells us the plan for the day and explains more about their work:

“When one of our homes becomes empty, we come in and clear the garden of all the undergrowth and take it back to a blank canvas for the new tenants.

“An extra job here today is that we need to take down a large sycamore tree. We don’t like to fell trees, but sometimes, if they are diseased, dead or dangerous, we have no choice. In this case, the tree has outgrown its location and is now posing a risk to the property and neighbouring homes.”

“If we do have to cut down a tree like this then we make sure we turn it into woodchip to use on our land when we plant new trees or hedgerows. Large trunks and logs are also left

in our wooded areas to create habitat for wildlife, so everything gets recycled.”

Watching the team go about their work, it’s easy to see how hard a job it is with lots of skill and fitness required. Anthony agrees:

“Being an arborist is a highly specialist job, you have to have a very particular set of skills, lots of strength, and of course a head for heights.

“It has the potential to be a very dangerous job, but we take the health and safety of the team very seriously. Our training period to become a qualified arborist takes four years, the team take refresher training courses every two years, rather than the mandatory five and all our safety equipment is checked by the team every day, with an extra check by a specialist company every six months.”

Alex has been with the team for four years and is about to complete his training and become a fully qualified arborist:

“It’s taken a while, but I’m glad I’ve done it this way, taking my time, perfecting my skills and gaining experience rather than rushing. There’s a lot to learn – how to use a chainsaw, climbing, cutting whilst climbing, rigging the ropes as well as



things you hope you never have to use such as how to deal with catastrophic bleeds and aerial rescue training.”

Andrew is the team’s most experienced arborist, with 20 years in the role:

“It’s a hard job and you’ve got to want to do it. It can be dangerous, but as long as you know what you’re doing and don’t take shortcuts then you’ll be okay. You also need to have a good team around you that you can trust, and I’m lucky that I do.”

Also in the team is James, an arborist with seven years’ worth of experience.

“Communication is really important. As a team, we’re constantly talking to each other, calling out when were about to

lower a branch to make sure the area is clear. We also have headsets so we can talk to each other and be heard above the noise of the chainsaws. This is really important, if someone on the ground spots a potential hazard when I’m up a tree, they can let me know straight away.”

As well as the planned work, the team also have to react to any incidents as and when the occur, as Anthony explains:

“Unsurprisingly, we get very busy during the autumn with all the stormy weather we get. We have a database listing all the trees on our land that are classed as moderate or high risk. After every weather warning, one of our land managers will go out and carry out inspections to see if there has been any further damage.

If they assess the tree is in a dangerous condition, then they’ll call us in to take care of it.”

Alex recalls being particularly busy in the aftermath of Storm Darragh last year:

“We were non-stop, going from one incident to another, dealing with felled trees and making them safe. I remember dealing with one huge conifer that had toppled over and was lying over four gardens. We were very lucky it didn’t damage the homes themselves.”

It’s the big, challenging trees that are the highlight for James:

“Every tree is different, and you have to tackle each one in a

unique way. That comes with experience and knowing what type of tree it is and the type of cut you’ll use. We always make sure we cut the tree in a careful, deliberate way so that the branches fall where we want them to.”

Last word goes to Andrew, who says:

“Even after 20 years I still love it, despite the aches and pains you inevitably pick up doing such physical work. It’s the best job in the world, being outdoors, day in day out. There’s no better feeling than being at the top of one of the big trees and taking in the views of the surrounding area. I wouldn’t change it for the world.”



Are we getting things right?



We always try to do our best but recognise that we don’t get things right every time.

When the service we have provided has fallen short, we need to know so that we can make every effort to resolve things.

If we have got something wrong, we will:

- Listen, and ask what outcome you want from your feedback
- Identify the problem
- Aim to put it right
- Apologise if we got it wrong
- Learn from the feedback so we do not make the same mistake again.

When you first contact us, we will use an informal way of resolving your complaint, through our customer liaison officer and the team or individual involved.

This stage offers the opportunity for us to resolve the complaint quickly, providing an explanation or other appropriate action to resolve the issue for you.

Following this we have two formal complaint stages:

STAGE 1: Formal internal investigation

This stage involves a manager fully investigating the complaint and reporting back their findings to the customer liaison officer so the complaint can be resolved.

STAGE 2: Formal internal investigation

If you are not satisfied with the outcome from stage one, you can request that the decision is reviewed by a member of our senior management team.

Where any element of the complaint is upheld (proven) either in part or in full, your response will include a full apology and details of action taken.

If you need to complain or have positive feedback for us, here are our contact details:

- Phone: 0300 777 0000
- Email: feedback@taitarian.co.uk
- Write to us at Feedback, Tai Tarian, Tŷ Gwyn, Brunel Way, Baglan Energy Park, Neath, SA11 2FP

Thinking of moving?

HomeSwapper could be the key to a fresh start

With high demand for social housing and long waiting lists, moving to a home that suits you better may feel out of reach. But there is another way.

What is HomeSwapper?
HomeSwapper is a free online service that helps tenants of housing associations or local authorities exchange homes across the UK. Whether you need more, or less space, a garden, or to be closer to family, HomeSwapper could be the solution and allows you to stay within the security of the social housing system. You can register at www.homeswapper.co.uk, list your current home, and describe what you're looking for in your next one. The system then searches thousands of listings to find your perfect match.

How does it work?
Once you find someone to swap with, both parties must complete swap forms and return them to us at Tai Tarian. A lettings officer will then visit your property to ensure everything is in order and that

you're not in breach of your contract.

Important things to know before you swap:

- You must not have outstanding rent
- Your home should be in good condition and well-decorated
- The new home must be suitable for your needs, you accept it in its current condition
- You must not be in breach of any contract conditions

If everything checks out, your application will be assessed within 28 days, and if approved, you'll receive written confirmation. You'll then need to contact repairs to arrange a gas safety check and attend a meeting with all parties to sign the contracts.

Top tips for a successful HomeSwap

- 1. Be honest and clear in your listing**
Include accurate details and clear photos of your home. Highlight its best features, but also be upfront about any limitations.



- 2. Know what you want**
Be specific about your needs, number of bedrooms, location, accessibility, garden space, etc. This helps the system find the best matches.
- 3. Communicate openly**
When you find a potential match, ask lots of questions and arrange viewings. Good communication builds trust and avoids any hidden surprises.
- 4. Keep your home tidy and presentable**
First impressions matter! A clean and tidy home is more appealing to potential swappers.
- 5. Check contract conditions**
Make sure you're eligible to swap and that your contract with us is in good standing. Resolve any issues with outstanding rent, or ongoing repairs before applying.
- 6. Be patient and flexible**
Finding the right match can take time. Stay open-minded and consider different areas or property types.
- 7. Use the HomeSwapper messaging system**
It's a safe and easy way to connect with other tenants and keep track of your conversations.

Register here:



New developments update

Last month saw us welcome the newest residents to County Flats to mark the completion of our largest, most innovative housing redevelopments.

A meet your neighbour event brought tenants, staff, and community partners together to celebrate the transformation of the site and promote a sense of connection among neighbours.

Over the past three years, County Flats has undergone huge change. Once a cluster of outdated flats, the site now boasts 55 brand-new modular homes and 72 refurbished apartments, all designed with sustainability and comfort in mind. The redevelopment has been praised for its use of eco-



friendly materials like Welsh sheep's wool and mycelium, and for its energy-saving features including solar panels and air source heat pumps.

The event gave tenants the chance to meet their housing officer, who will be their main point of contact for tenancy support. They were also able to get to know their neighbours and speak with local partners, including Neath Port Talbot Council's Recycling Team, South Wales Police and Mid & West Wales Fire Service, who offered practical advice on home management and safety.

We're continuing to make progress across several developments, all of which will provide much needed high-quality, energy-efficient

homes for our communities.

Work is ongoing at Eagle House, Port Talbot where 18 modern apartments will offer convenient, town centre living for future tenants.

At Heol Crwys, Cwmafon construction continues on 43 new homes, a mix of one- and two-bedroom bungalows and one-bedroom apartments to help to meet local housing need.

At Tudor Inn, Cimla planning has been granted for 22 new homes. Preparation work is ongoing before construction work is expected to begin by the end of the year. You can find out more on what has been discovered there on page 2.

Damp, mould and condensation - don't forget our team can help

With the colder months approaching, it's important to know what to do if you spot signs of damp, mould or condensation (DMC) in your home. We have a dedicated in-house team ready to help.

So, what is DMC?

Damp – A general term for excess unwanted moisture in a building.

This can include:

- **Rising damp** – moisture moving up through walls from the ground
- **Penetrating damp** – water coming in through leaks in roofs, walls or windows.
- **Plumbing leaks** – broken pipes or overflowing gutters

Mould – a type of fungus that grows in damp, humid conditions that appears as black, green or white spots or patches on walls, ceiling and around windows. Mould can cause musty smells and health issues if left untreated.

Condensation – This is the most common form of damp and happens when warm, moist air from cooking, showers, drying clothes indoors etc. hits a cold surface like a wall or window and forms water droplets. Condensation can lead to mould growth.

Our team can help

We are proud to be one of the first housing associations in Wales to create a dedicated DMC team. Made up of inspectors, surveyors, planners, and multi-skilled tradespeople, this 14-person team is our one-stop shop for tackling damp, mould and condensation.

Here's how it works:

- You will be offered an appointment for an initial DMC survey within 14 days of you reporting an issue. During the survey our inspectors will visit your home to carry out an assessment.
- If mould growth is found you will be offered an appointment within seven days of the survey to complete a clean and treat of the fungus.
- Any other works linked to the root cause of the issue will be identified and our planning team will contact you to schedule the works.
- Our tenant liaison officer will be on hand to keep you updated on progress and support you throughout.

Contract Talk

Moving out, what your contract says

When your contract comes to an end, there are things you are responsible for and need to do. Following these steps will help make sure your home is returned in an acceptable condition and helps avoid additional charges.

Under the terms of your contract, you will need to:

- Make sure everyone living in the property, including lodgers, have moved out.
- Remove all personal belongings, furniture and rubbish, unless otherwise agreed in writing with the lettings team.
- Return any fixtures or fittings that came with your home to their original position.
- Return all sets of keys.
- Leave the property in a clean and good condition.

Reminder:
If you leave anything behind, we may remove, store, or dispose of it. If this happens you will be responsible for the costs.

Moving home checklist

If you're moving, this checklist will help make the process smoother and less stressful.

Before you move

- **Give notice:**
Inform us in writing, following the notice period in your contract
- **Check your contract:**
Understand your responsibilities for cleaning, repairs, and returning keys
- **Arrange a final inspection:**
Book a pre-move-out inspection with us to discuss any issues or repairs
- **Redirect your mail:**
Set up mail redirection with Royal Mail to avoid missing important post
- **Notify utilities:**
Contact your energy, water, and broadband providers to close or transfer accounts
- **Update your address:**
Tell your bank, GP, school, employer, and any subscriptions or services

Packing and preparation

- **Declutter:** Donate, recycle, or dispose of items you no longer need.
- **Gather packing supplies:** Boxes, tape, labels, bubble wrap, and bin bags.
- **Pack room by room:** Label boxes clearly with contents and destination room.
- **Keep essentials separate:** Pack a "first night" box with toiletries, bedding, chargers, and snacks.
- **Take meter readings:** Record final readings for gas, electricity, and water.
- **Clean thoroughly:** Leave the property clean and tidy to avoid any recharge costs for clearance.

Moving day

- **Hand over your keys:** Return all keys, fobs, and passes as agreed.
- **Final walkthrough:** Ensure nothing is left behind and all windows/doors are secure.
- **Meet your new neighbours:** Introduce yourself and ask about local services or tips for the area.

Top Tips

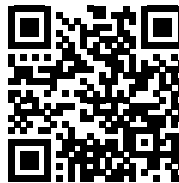
Did you know the average family home produces around 20 pints of moisture a day? Here are some top tips to help manage a healthy home this winter:

- **Keep bathroom doors shut** during and after showers or baths to let extractor fans do their job.
- **Dry clothes outside** when possible. If indoors, use a clothes horse near a fan, avoid radiators!
- **Use lids on saucepans** and keep kitchen doors closed while cooking.
- **Leave gaps behind furniture** especially on external walls to allow air to circulate.
- **Keep trickle vents open** on windows to maintain ventilation.
- **Burp your house** open your windows for 10 minutes every morning to circulate fresh air.

Need help?

If you're concerned about damp, mould or condensation, call our contact centre on **0300 777 3000**. Our team will ask a few questions to assess the issue and arrange an inspection if needed.

You can also find more advice and watch our advice video here:



A new face for top tips

For many Cartref readers, Steph's Top Tips has been a go-to source of practical advice, covering everything from benefit entitlements to budgeting help and clever money-saving ideas. Steph's warm and down-to-earth approach made the column a firm favourite, and now that she has left Tai Tarian, we know she'll be missed.

However we're pleased to introduce Ana, who will be taking over the column from this issue. Ana brings her own friendly style and specialist knowledge, and she's passionate about helping tenants make the most of the support available.

Whether you're looking for guidance on benefits, tips to stretch your budget, or ways to save on everyday costs, Ana will continue the tradition of offering clear, helpful advice tailored to your needs.

The move to UC

By the end of December 2025, the UK government aims to have sent Universal Credit Migration Notice letters to all working-age individuals currently claiming

legacy benefits, including Employment and Support Allowance (ESA). This is part of the Department for Work and Pensions' (DWP) managed migration programme, which will fully transition claimants to Universal Credit by March 2026.

What do you need to know?

If you claim income-related ESA but haven't switched to Universal Credit yet, expect to receive Migration Notice letters soon. We know ESA claimants are the last group to switch, and these important letters contain all the information needed to make a Universal Credit claim.

Please don't apply for Universal Credit until you receive your Migration Notice, as doing so early could mean losing out on transitional protection, a financial top-up that ensures you don't receive less than you did under legacy benefits.

If you don't act by the deadline date in your letter, your current benefits will stop, and you won't receive transitional protection if you apply later.



If you, or a family member or friend is claiming benefits but hasn't switched to UC yet, please check your post regularly and act promptly when you receive your Migration Notice. Please call the Migration Notice Helpline (0800 169 0328) if you haven't received their letter by late December.

We know this is a big change, so if you need help to make the switch to UC, contact our financial inclusion team on: financialinclusion@tairarian.co.uk or **01639 506623**.

The team have already been supporting tenants who have made the switch with queries, making sure that UC awards have been calculated correctly and helping to rectify any issues with claims.

For more information, visit the official DWP site:



Help with heating costs this winter

As temperatures drop, it's important to know what support is available to help with heating bills, especially for older tenants and those on low incomes.

Winter Fuel Payment

The Winter Fuel Payment is a state benefit paid annually. It aims to cover the additional costs of heating over the winter months and is paid to those over state pension age.

If you were born before 22 September 1959, you could receive between £100 and £300 to help you pay your heating bills for winter 2025 to 2026.

- **Automatic payments:** Most eligible pensioners will receive this automatically.
- **New this year:** If you claim Pension Credit, you'll now be automatically identified for the Winter Fuel Payment, so it's worth applying for that benefit even if you've been turned down before. More details below.
- **Payment timeline:** Letters about Winter Fuel Payment will be sent in October or November, with payments arriving in November or December.

The deadline for you to make a claim is 31 March 2026. **Apply by scanning the QR code with your smart phone, or by calling 0800 731 0160**



Other heating support

- **Cold Weather Payment:** Paid if temperatures drop to 0°C or below for 7 consecutive days, and you receive certain benefits.
- **Warm Home Discount:** A £150 discount for those on Pension Credit or in low-income households.

Pension credit, all you need to know

Pension Credit is a benefit for people over State Pension age on a low income.

It can help with living costs and unlock access to other support:

If you get Pension Credit you can also get other help, such as:

- Housing Benefit
- Winter Fuel Payment
- a Council Tax discount
- a free TV licence if you're aged 75 or over
- help with NHS dental treatment, glasses and transport costs for hospital appointments, if you get a certain type of Pension Credit
- help with your heating costs through the Warm Home Discount Scheme
- a discount on the Royal Mail redirection service if you're moving house

You might still qualify even if

- You have £10,000 or less in savings and investments.
- You've been unsuccessful before as your circumstances may have changed.
- You live alone, or with a partner who is disabled, and receive benefits like PIP (standard rate daily living), DLA (middle rate care), or Attendance Allowance, and no one claims Carer's Allowance for looking after you. You may be eligible for a Pension Credit disability premium.

How to apply

- Online: Visit gov.uk/pension-credit
- Phone: Call **0800 99 1234** (Monday to Friday, 8am to 6pm)
- Contact our Financial Inclusion Team for a benefit check on **01639 315000**

Scammers are targeting Pension Credit and Winter Fuel Payments. Be cautious - don't share personal details, and avoid clicking on suspicious links.



Get your home winter ready



As the colder months approach, a few simple checks can help keep your home warm, safe, and running smoothly:

Test your boiler early

Turn it on before the cold sets in. If it's not working properly, let us know so we can help before winter hits.

Check your gutters

Have a quick look from ground level for leaves or blockages. Clear gutters help prevent leaks and damp.

Frozen condensate pipe?

If your boiler stops working in freezing weather, the condensate pipe might be frozen.

Pour warm (not boiling) water over it to thaw.

Still stuck? Get in touch.

Stop draughts

Check for cold air around windows and doors. Simple fixes like draught excluders can make a big difference.

Locate your stop tap

In case of a burst pipe, you'll need to turn off your water quickly. Make sure you know where it is.

Report issues early

Spotted damp, leaks, or anything not working? Let us know sooner rather than later.

Be weather ready

Secure any outdoor items or furniture to avoid damage to your home or possessions during bad weather or high winds.

Need help?

Call us on **0300 777 3000** or email repairs@tairarian.co.uk, we're here to support you.



Talking rent setting

Each year lots of work goes in to making sure that the rents and service charges for your homes are fair and affordable.



We are a not-for-profit community landlord and 85% of our income comes from the rent we receive. We use this to repair and improve your home and community and support you when you need our help. A key part of our cost of living and affordability work is talking to people to get their views.

Throughout the summer, our housing team have asked for feedback, been at community events and our Haven schemes, getting to hear how tenants are managing with money and how affordable they feel our rent and service charges are. The conversations have been really valuable.

We have also carried out an important rent survey to capture more views from tenants on affordability and held workshops with TPAS Cymru, the leading organisation in Wales dedicated to promoting tenant engagement and participation in social housing.

Next up we will consider the Welsh Government's guidelines together with our research findings and continue the affordability conversation with our tenants.

You will receive rent booklets in January which will give details of what we consider when setting your rent, how your rent is spent and what your charges will be from April 2026. When you get yours, take time to read it and keep it safe. If you need help understanding the information or if you need advice or support to pay your rent, please get in touch.

Garden comp winners

We had a great response to our garden competition again this year, with a fantastic number of entries.

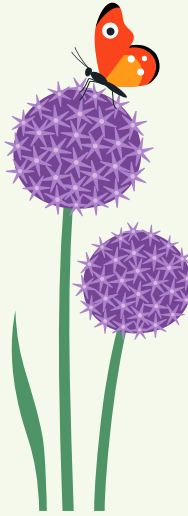
Our 2025 winners are:

Best Grow Your Own – Sandra from Skewen

Best Wildlife Garden – Rob from Neath

Best Overall Garden – Liz from Skewen

Best Haven Garden – Gwyn Court



Best Wildlife - Robert Pickett



Grow your own - Sandra Scott



Serves:
4-6



Prep/Cook time:
20-20 mins

Ingredients

- 1 tbsp oil or butter
 - 1 medium onion, chopped (or use frozen chopped onion)
 - 2 cloves garlic, minced (or 1 tsp garlic granules or garlic paste)
 - 500g mixed frozen vegetables (e.g. carrots, peas, green beans, sweetcorn)
 - 200g frozen spinach or kale
- 1 medium potato, diced (optional)
 - 1 tin chopped tomatoes (400g)
 - 1 litre vegetable stock (2 cubes dissolved in boiling water)
 - 1 tsp dried herbs (e.g. thyme, oregano, or mixed herbs)
 - Salt and pepper to taste

Hearty winter vegetable soup

Warm up this winter with a simple, healthy soup made mostly from frozen ingredients, perfect for saving money and time!

Recipe

- Heat oil in a large pot. Add onion and garlic, cooking for 5 minutes until soft.
- Add frozen veg, potato (if using), and chopped tomatoes. Stir well.
- Pour in stock, add herbs, salt and pepper.
- Simmer for 20–25 minutes until vegetables are tender.
- Add spinach or kale, cook for another 5 minutes.
- Blend (optional) for a smoother texture.
- Taste and adjust seasoning if needed.

Serving tips

- Great with toast or crusty bread
- Add cooked lentils or beans for extra protein
- Top with grated cheese as an added treat

Struggling with the cost of food?

Our financial inclusion team can issue food bank vouchers.

Get in touch with them on 01639 506623.

Tea break challenge

How to play?

Within the rows and columns are 9 “squares” (made up of 3 x 3 spaces). Each row, column and square needs to be filled out with the numbers 1-9, but these can only be used once.

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

Give it a go!

Win a £100 shopping voucher!

If you would like to win £100 worth of shopping vouchers just before Christmas, then you need to enter our competition! Just count the number of times the word tenant is mentioned in this edition of Cartef and email your name, address and contact number to media@taitarian.co.uk

Get your entries in by 20th November.



Need to get in touch?

- 0300 777 0000
(General enquiries)
- 0300 777 3000
(Report a repair – only emergency repairs can be dealt with outside of office hours.)



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Please phone 0300 777 0000 or email media@taitarian.co.uk to request a copy.

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