



Welcome to your customer newsletter



Staying connected with you matters to us, and this newsletter is a way for us to keep you updated about news and opportunities.

While providing homes is a big part of what we do, we also offer services that help our customers to live well and enjoy their communities.

If you need advice about your home or finances, or you are interested in getting involved with United Welsh and community activities in your area, please get in touch.

We are also pleased to share news about United Welsh's performance during the 2024/25 financial year. Take a look at page 8.

Lastly, thank you to our customer and volunteer groups for the ways you have offered support and provided feedback to us during the year. Your input is hugely appreciated and helps us to make service changes that matter.

I wish you and your loved ones a happy, healthy, and peaceful festive season.

Richard Mann, Group Chief Executive, United Welsh



Funding available for community projects

Helen Greenway, Communities Benefits Coordinator explains more.

“We have launched a new Community Grant Fund – created especially for you and community groups with ideas to support families, neighbourhoods and shared spaces.

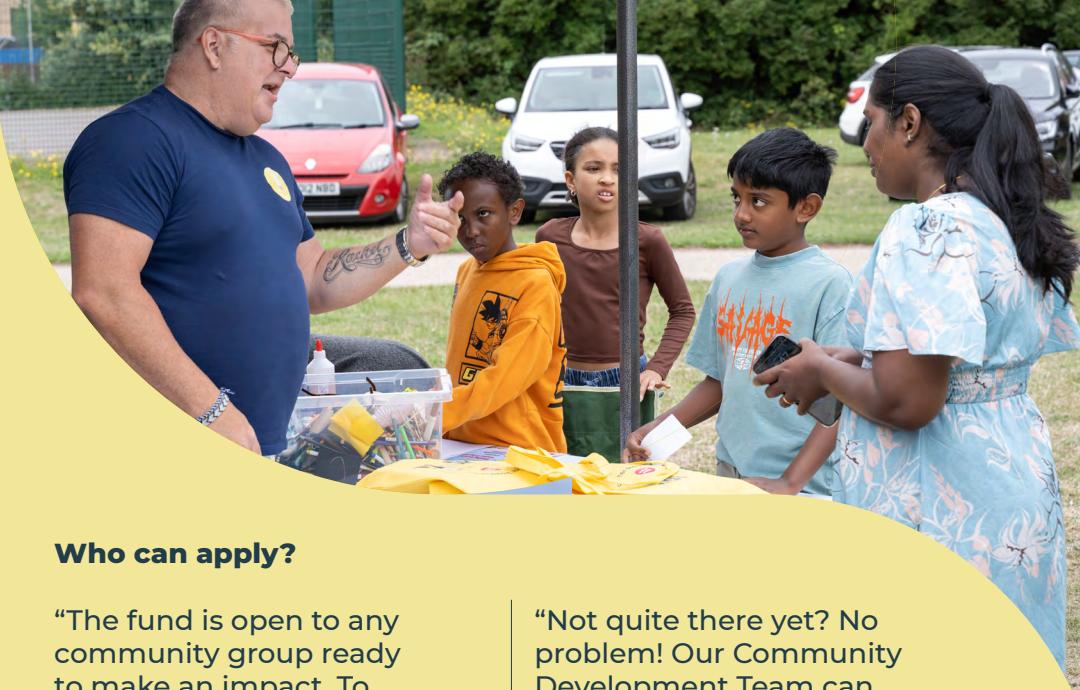
“Whether it’s a garden project, youth initiative, or wellbeing workshop – our new fund can help bring your vision to life.



“There’s a total of £30,000 in the pot and your group can apply for a grant between £250 and £5,000 to make a difference.

“Projects should show how they benefit United Welsh residents and their families - whether by tackling loneliness, boosting wellbeing, or creating safer, greener spaces.





Who can apply?

“The fund is open to any community group ready to make an impact. To apply, your group must be formalised with a constitution and a bank account.

“Not quite there yet? No problem! Our Community Development Team can support you to be ready to apply.

Application support

“Whether you’re an established community group or just starting out, this is your chance to create something special.

“The application form and guidance is available on our website to help you make a strong bid. If you’re unsure or need help getting the forms and information, get in touch with us.

“We strongly recommend that every applicant contacts GAVO (Gwent Association of Voluntary Organisations) for support with their application – even if your group feels confident completing the form independently.

“GAVO can help review your application and offer advice to make your submission even stronger.

The deadline for applications is Friday, January 30th 2026.

How are applications assessed?

“All applications will be reviewed by a panel of fully-trained United Welsh residents, ensuring decisions are made with customer and community insight and fairness at heart.

Application Pack



“Scan the QR code to find the application form and guidance information.

“Please contact us if you need help accessing it.”



Get in touch

For more information, contact Helen:

Call: **0330 159 6080**

Email: **community.grant@unitedwelsh.com**

To speak to GAVO:

Phone: **0800 470 1378**

Email: **info@gavo.org.uk**

Visit **www.gavo.org.uk** or Office 129,
The Innovation Centre, Festival Drive,
Victoria Business Park, Ebbw Vale, NP23 8XA

Staying safe at home over the festive season

With Christmas trees, lights, candles and cooking a part of many people's celebrations, it is important to take extra care with fire safety.



Never place candles near your tree



Never leave burning candles unattended



Take care around open fireplaces



Test your smoke alarms



Don't attach decorations to lights or heaters



Always unplug your Christmas lights before bed

If you have any concerns about fire safety where you live, or questions about what to do in the event of a fire, please get in touch. Our Neighbourhood team will be happy to help you.

For more fire safety advice visit
www.unitedwelsh.com/fire-safety

Rent survey results

In June, we wrote to you to ask for your feedback about the affordability of your rent and service charges, as well as how the cost of living is affecting you.

Rent and the cost of living



81% said that rent provided value for money. Compared to 77% in 2023 and 53% in 2022, an increase of 28% over three years.



84% said their rent and service charges were affordable to them, but 16% said the cost of living was affecting their affordability.



Many of you said you appreciate the affordability of your homes, with new build homes built to a high standard in desirable areas.

Service charges results

The results show you're happier with some services than you were two years ago, but there are still a few areas you're not satisfied with.



Window cleaning and grounds maintenance had the lowest satisfaction levels.



Communal heating and lighting scored the highest, followed by communal repairs.

We have listened to your feedback and we are looking at how we can improve these services as part of a review.

Thank you to everyone who completed the survey. Your feedback helps us to shape next year's rent policy and improve services.

For more opportunities to have your say on our services, visit: www.unitedwelsh.com/get-involved



Support available from the Money Advice team

The festive season is a fun time of year, but the costs of Christmas and winter celebrations can also cause money worries.

If you're feeling stressed about money, our Money Advice Team will be happy to help you with friendly, confidential support to feel more in control.

From budgeting advice to help with buying low-cost furniture, there are a range of ways the team offer support.

This includes help with understanding what benefits you're entitled to, completing benefits application forms, managing debt, and vouchers for visiting foodbanks.

To speak with the Money Advice team:

Call 0330 159 6080 (press 3)
Email tellmemore@unitedwelsh.com
Visit unitedwelsh.com/contact

Our cost-of-living online hub also provides information and advice to help you save or manage money. Visit unitedwelsh.com and search 'cost of living'



A summary of our performance for the year ending March 31st 2025

85%



customers were satisfied that we provide a safe, secure home

(2024: 88%)

80%



customers were satisfied their rent provides value for money (2024: 86%)

79%



customers were satisfied with the quality of their home (2024: 83%)

74%



customers were satisfied with the way we deal with repairs and maintenance (2024: 77%)

136



new homes were built

305



homes were re-let

From

1,488



referrals, our Money Advice team helped residents to gain **over £2.4m additional finance**

80



awards were made from our Money Support Fund to help customers with the cost of living, furniture and fuel bills, **totalling £9,721**

215



customers achieved training accreditations

21



customers started paid employment with our support



United Welsh Group employed

433 people

at 31st March 2025 (2024: 415)



As part of our **Planned Maintenance** programme, we delivered:

 **352** kitchens



80

new roofs



166

new doors

 **50** bathrooms



206

window replacements

Currently,
54%
of our homes
are EPC-B*
or higher

Work started to improve energy efficiency at
580 homes,
including External Wall Insulation,
Solar Photovoltaic and Battery Storage
installation, and other insulation measures.



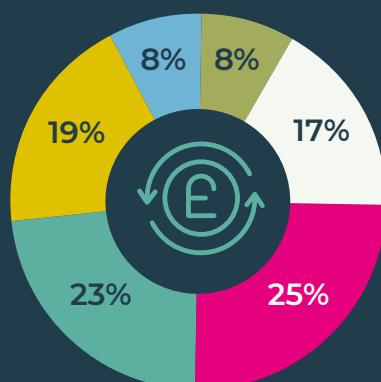
Gross rent
arrears
stood at

2.99%

(2024: 3.23%)

How rent is spent:

- Interest on loans
- Management
- Day to day and cyclical maintenance
- Depreciation
- Services
- Add to reserves



*An EPC (Energy Performance Certificate) shows how energy-efficient a building is. 54% of homes have achieved the highest or second highest rating.

Homes we provide



We look after over **6,800** homes across South Wales,
covering 11 local authority areas



Blaenau Gwent

1,071

Cardiff

2,000

Caerphilly

2,546

Monmouthshire

55

Newport

293

Torfaen

77

Housing types:

General
4,642

Low Cost Home Ownership

288



Vale of Glamorgan

711

Neath & Port Talbot

24

Bridgend

105

Rhondda Cynon Taf

113

Merthyr Tydfil

10

Living Well

866

Supported

988

Other properties

88

united
welsh

We **build**
homes



create
communities

and **transform**
lives



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www.unitedwelsh.com