



**Cartrefi
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**Community
Housing
Cymru**

Cost of Living Report

October 2024

Responding to the relentless crisis:

How housing
associations in Wales
are building resilient
communities in the
face of continuing
financial hardship

It has been three years since the cost of living crisis began in mid-2021. Even before then, we were raising the alarm about the worsening financial resilience of the most vulnerable groups.

A crisis has two definitions, it is:

- A time of intense difficulty or danger and/or
- A time when a difficult or important decision must be made.

The cost of living crisis has undoubtedly been a time of intense difficulty for people living in Wales and across the UK.

In May 2024, inflation fell to 2.0% – the Bank of England’s target for the first time since July 2021. At the peak of the crisis in October 2022, inflation was 11.1%.

While overall inflation may show signs of improvement – between May 2021 and May 2024 food prices rose an unprecedented 30.6% and have not gone back down. Typical bills under the September to December 2024 price cap will be just over 30% higher than in winter 2021/22. Higher wholesale prices also mean the cap is currently forecast to increase by almost £50 a year or 3% in the first quarter of 2025.¹

The reality is that day to day, it is still much harder for people to budget effectively, stay on top of bills, and keep food on the table. But, even before the cost of living crisis, for those most at risk of poverty, it was never easy.

At the time of writing, it has been four months since Labour stepped into government at Westminster. Since then we have seen the Prime Minister, Keir Starmer and his cabinet make some difficult decisions to address a significant shortfall in public finances. Most notably ending universal Winter Fuel Payments.

As the crisis persists, we know that further difficult and important decisions will need to be made. This report demonstrates how Welsh social housing tenants are being supported through these extremely difficult times, and despite these challenges, not-for-profit housing associations are building connected communities. Housing associations are, and want to continue to be, key partners to statutory services and other like-minded organisations to help the Welsh Government achieve its ambition to create opportunities for every family.

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¹ [Gas and Electricity prices during the ‘energy crisis’ and beyond](#), Commons Library, Nov 2024

→ We will draw attention to case study examples of how housing associations are building resilient communities through; helping tenants into employment, improving health and wellbeing, delivering safe, warm, energy efficient homes and providing intensive financial support to tenants.

Here we also share our calls for urgent action and intervention from the Welsh government to ensure that the welfare system provides a robust safety net for those who desperately need it.

Housing associations have a long-term ambition that goes beyond the cost of living crisis to build resilient, strong communities

Over the years the government and third sector crisis support services have been stretched beyond its limits as more and more people have become reliant on crisis interventions. Our [last report](#) highlighted that between July 2023 and March 2024, Welsh housing associations issued 2,685 foodbank vouchers to tenants and provided energy advice to 2045 tenants struggling to afford to heat their homes. This is a symptom of the current central welfare system pushing people towards crisis.

Alongside the crisis support housing associations are delivering, they have continued their work to find longer-term solutions to the persistent hardship, destitution and poverty we have seen across many areas of Wales for decades.

Pre-pandemic over 700,000 people were living in poverty in Wales.² The poverty rate in Wales has been largely stagnant over the last decade, and we have almost constantly had a higher poverty rate than in England and Scotland over the same period.³

Housing associations play a central role in tackling poverty because of their community presence and role as anchor institutions across communities.

Supporting tenants into employment:

One of the ways they do this is by helping tenants with employment and education opportunities. Through this support, they help their communities become less vulnerable to volatile price increases by maximising their potential earnings. The Minimum Income Standard released earlier this year outlined that the minimum acceptable income for a decent quality of life for a family of four is around £69,400. If both parents receive out-of-work benefits their income is only 39% of what they need to meet the minimum income standard.⁴

² [Written Evidence](#), JRF, August 2021

³ [Poverty and Social Exclusion in Wales](#), Wales Centre for Public Policy, Sept 2022

⁴ [A Minimum Income Standard for the United Kingdom in 2024](#), JRF, Sept 2024

The work housing associations do to encourage their tenants to explore employability options means they can increase their household income and create a different future for themselves and their families.

Housing associations are also key employers within their local communities. Across Wales they employ 11,000 staff directly and over 27,000 staff when indirect sources of employment are considered.⁵

CASE STUDY ONE: Trivallis' apprenticeship scheme

In 2024, Trivallis released an apprenticeship scheme for tenants living in Rhondda Cynon Taff and Cardiff Bay. Six people gained apprenticeships through the scheme. They will be working in various departments across the organisation, including repairs, development, compliance and tenant involvement. This hands-on experience will allow them to develop the knowledge and expertise needed to build successful careers in the housing sector.

Most of the apprentices live in a Trivallis home, in areas including Penywaun, Aberdare, Wattstown and Maerdy. The apprenticeship programme is part of their broader efforts to invest in the community and help young people achieve their full potential.



⁵ [Global accounts, CHC, 2022](#)



CASE STUDY TWO:

Cartrefi Conwy's Creating Enterprise and Creating Futures

Creating Enterprise, a subsidiary of Cartrefi Conwy, provides essential property services to over 4,000 homes across Conwy County. In addition, it operates a factory in Rhyl that manufactures Timber Frame Passive House Units, timber sheds, and fence panelling. The factory also provides employment and apprenticeship opportunities for Cartrefi Conwy tenants.

As a social enterprise, Creating Enterprise reinvests its profits into employment and volunteering initiatives, and provides help with job searches, digital skills and more, helping tenants and local communities build a better future through its distinctive employment academy, Creating Futures.

CASE STUDY THREE:**Cadwyn's employability coach that helping tenants find employment**

A Cadwyn tenant was referred to the Employment Support Coach by the Rent Officer in April 2021. Within 48 hours of the referral the tenant started receiving employability support including how to: create a CV, search for jobs online, prepare for an interview, manage their Universal Credit. It was identified in her initial assessment that IT skills were one of the main barriers to her finding a job.

Within months of receiving support, the tenant had secured a number of interviews and was offered a position as a support worker at a local college. At that time because of a deterioration in her health she was unable to accept.

Later on in 2021, she was referred to CCHA's Reach4 project to get her prepared and eligible for the Get Into Housing project. A project partly funded by the UK Government's Shared Prosperity to support individuals from an ethnically diverse background to begin a career in housing. She also received support from Cadwyn's Digital Volunteer Coach to improve the tenants IT skills.

In early 2022, the tenant found a job working for a housing association as a support worker. The tenant was grateful for the support she received not only from the Employment Support Coach but from across the organisation and for the personalised support she received.





CASE STUDY FOUR:

Adra's pioneering Decarbonisation hub in Penygroes – A first of its kind in the UK

A ground-breaking decarbonisation hub in north west Wales has recently officially opened. Tŷ Gwyrddfai in Penygroes is a collaborative project between Adra, Grŵp Llandrillo Menai and Bangor University.

The former hygiene products factory has been transformed over the past two years into a decarbonisation hub that will ensure that north west Wales is at the forefront of the decarbonisation agenda, working with communities and businesses to retrofit homes over the coming years.

The Tŷ Gwyrddfai site includes an innovative, state of the art research and development facility dedicated to testing and trialling new technology and materials that align with the decarbonisation agenda.

This facility boasts two chambers designed to replicate the inside and outside of a house for climate testing. This facility is led by Bangor University and has been funded by the UK Government through the Shared Prosperity Fund.

Tŷ Gwyrddfai is already the head office for Adra's Trwsio in-house contractors, which employs over 150 staff. Travis Perkins, builders merchant, have also set up a depot on site to provide Adra and its contractors with materials and supplies.

Busnes@LlandrilloMenai, the commercial arm of Grŵp Llandrillo Menai, manage training pods on the site, delivering tailored decarbonisation and construction skills to young people and existing members of the construction workforce, especially in areas such as exterior wall insulation, installation and servicing of solar panels, air source heat pumps and battery storage.

Building and maintaining safe, warm, energy efficient homes:

Over 50% of adults are likely to ration their energy this winter and households in Wales face higher bills than the UK average of £1,760 per year.⁶

Housing associations play a critical role in ensuring households are less vulnerable to rising costs through their efforts to make homes safer, warmer, more energy efficient and cheaper to run. They are working hard to get all of their homes to EPC A (or as close as is practically possible) and are working to reach SAP 75 by 2030.

CASE STUDY FIVE:**Adra – Developing energy efficient homes in Bangor**

In 2023, Adra began developing 30 properties off Pen Y Ffridd in Bangor. Bodelwyddan-based Wynne Construction, has used modern and innovative methods of construction to deliver the mix of two and three bedroom homes.

The houses are timber frame, with the structure built off-site to increase safety, provide a consistent quality, reduce vehicle movement to and from site, and decrease noise for the local community.

They also allow the property to be more energy efficient, with solar panels and air source heat pumps further strengthening the climate credentials of the development.

In addition, 12 of the units, which will be affordable houses, will be completely off fossil fuels such as mains gas and oil.

The 30 houses form part of Adra's commitment to build 900 new homes by 2025, with 90 per cent of those to have the highest energy efficiency rating, EPC A.



⁶ [Half of Welsh adults are likely to ration their energy use this winter – as bills RISE again](#), NEA, Sept 2024

→ **Improving the health and wellbeing of communities:**

Housing associations go beyond their core purpose of providing homes to make sure that their tenants are living well. They do this through working with partners like healthboards, local authorities and other third sector organisations to provide preventative health & wellbeing initiatives.

These can be a whole range of initiatives from providing bespoke care and support services to residents, setting up local food pantries or providing tenants with green spaces to grow their own fruit and vegetables.

These initiatives – developed by housing associations to respond to their communities’ unique needs – deliver fantastic, life-changing opportunities for individuals.

These extra-value initiatives should not be lost in the face of continuing challenges.

CASE STUDY SIX:

United Welsh is working with Aneurin Bevan University Health Board to develop a pioneering service called the Acorn Project, which promotes confidence and independence for people with acute mental health challenges.

The Acorn Project provides intensive support services to two premises: Acer House and Maple House in Blaenau Gwent.

Over the past couple of years, United Welsh and Aneurin Bevan University Health Board have developed Acer House, a new development of five apartments with communal and office spaces for residents and staff. Acer House provides homes and individual, specialist support for people to learn and develop the skills, experience, and confidence to thrive independently. It is a unique, collaborative service model by the housing and health sectors, that puts residents at the core.

One resident living at Acer House said: “Since moving here, I’ve learnt to do things like how to pay bills and do my own washing, which has been brilliant. Staff are always here to help me.

“Moving here has helped me a lot. I feel like I can grow into who I really want to be, and I have an amazing team of staff behind me to support me through my journey. Acer House means a lot to me.”





CASE STUDY SEVEN:

Clwyd Alyn Housing Association, tackling food poverty in North Wales

As part of its mission to beat poverty, ClwydAlyn has partnered with Well Fed, a social enterprise dedicated to making fresh and healthy food more accessible and affordable for communities across North Wales. Well Fed, based in Shotton, is committed to providing nutritious meals to everyone, regardless of income level.

Through a collaboration with ClwydAlyn and social enterprise Can Cook, Well Fed offers a range of services, including Mobile Shops, food lockers, vending machines, and meal centers, all designed to empower individuals with the skills and confidence to prepare healthy meals.

Recognising that food poverty affects up to 30% of the population in North Wales, this partnership is crucial in breaking down the financial and logistical barriers that prevent many from accessing and enjoying nutritious food. The subsidy applied to Well Fed's meals plays a vital role in this mission, ensuring that high-quality, fresh food remains affordable and accessible to those who need it most.

CASE STUDY EIGHT:**Cynon Taf Community Housing Group & Down to Zero**

Down to Zero was established in 2022 as a social enterprise focused on climate action and food security in Rhondda Cynon Taf, that was co-designed by tenants, staff and the local community. It sits within Cynon Taf Community Housing Group (CTCHG) as a subsidiary organisation.

Since then, Down to Zero (DtZ) has successfully initiated a Knowledge Transfer Partnership between the Group and Cardiff Metropolitan University. Funded by Innovate UK, the aim is to create a unique set of community and society-focused strategies to support climate action and facilitate the Group's carbon reduction and capture ambitions.

In 2024, the Group purchased the Cwmbach Wetlands to protect this vital flora and fauna habitat for local communities now, and for the future. In a fantastic example of Asset Based Community Development, DtZ has leased the land to the Cwmbach Community Wetlands Society on a full 25-year management lease. The wetlands will support increased community activity and CTCHG's longer-term net-zero approach and commitment. The partnership with Cardiff Met has estimated that the area has over 10,000 tons of CO₂e stored in its soil.

Part of Down to Zero's work is focussed on supporting resilient communities, with the project based at two sites in Pontyclun and Mountain Ash. In 23/24, at Pontyclun, DtZ created a low impact sustainable food system and rainwater harvesting system, transforming the site with polytunnels to support their home-grown sustainable food objectives. The food grown at this site is harvested and packaged by staff and volunteers for the veg box subscription service, Llysh Bocs.

The project also engages with communities across Rhondda Cynon Taf through its role on the Climate Action Network and Food Network in the county. In 23/24, Down to Zero welcomed more than 150 registered participants at their Pontyclun site – 86 of these were engaged participants and 29 were regular volunteers.

Down to Zero was awarded 'One to Watch' at the Social Business Wales awards in October 2024.



→ **Housing associations want to help their tenants, and they do – but through better partnership working with key partners they can have more impact**

As of May 2024, there were over 190 staff members working within financial inclusion teams within housing associations.

These staff work with tenants every day to provide intensive support including – budgeting advice, debt advice or signposting to debt services.

The report we released earlier this year highlighted that [the demand for financial support isn't slowing](#). Within the 11 housing associations that responded to our most recent survey, over 3,000 tenants had received financial advice between April – June 2024. One housing association told us this was a 40% increase on the same period from the year before.

11 housing association maximised tenants incomes by nearly 4 million between April – June 2024 – this is on average £2,000 per tenant.

Our most recent data shows that those in single-occupancy homes and those with a long-term illness or disability are most likely to need financial advice and support from their social landlord.

'single occupancy households have taken up over 70% of overall referrals for the first financial quarter'

The most common reason tenants are approaching their landlords for help continues to be assistance with their welfare applications. This is likely in response to the expansion of the move to Universal Credit programme.

As demonstrated by the case studies below, housing associations are doing all that they can to ensure that tenants are aware of the universal credit programme and are able to make a claim at the right time which means they are financially no worse off.

CASE STUDY NINE:

How Trivallis is preparing for the move to universal credit

Trivallis have increased the number of Money Advice Officers within the team to enable them to better support tenants with move to UC. To ensure all staff have the right information to properly support tenants, they organised a bespoke half day training session for all frontline staff within the business delivered by an external company in April 2024.

They have also developed a communication campaign to inform their customers of Move To UC and ensure they are maximising the amount of Transitional Protection their tenants receive. This has included web content, social media, radio interviews etc.

Trivallis have looked at their data and identified their customers who may be issued with a Migration Notice and their rents team have been having individual conversations with these individuals and offering the support they have available.

They have also raised the profile of Move To UC to our executive leadership team and will be delivering further communications to our staff in September as part of staff information sessions.





CASE STUDY TEN:

Monmouthshire Housing Associations work to raise awareness of the support they provide in their regional networks

Monmouthshire Housing Associations held an online event earlier this year with their local authority staff, councillors and other organisations who work within Monmouthshire County Borough and may be interacting with clients in receipt of benefits and their local partnership manager from the DWP.

The online event allowed the Monmouthshire Housing Association financial wellbeing team to outline what Move to UC is, what support they had in place to support their tenants and how they can signpost the people they interact with to their housing association for help.

Housing associations have also played an essential part in encouraging pension credit take-up by targeting their pensionable-age customers to ensure they are claiming their entitlements. This has included roadshows for their tenants living in sheltered accommodation, targeted texts and emails for those of pensionable age, and joint work with local partners such as AgeCymru and the local authority.

Despite all this good work, housing associations feel that they could be making better use of their resources to help tenants through improving partnership working and data-sharing.

Now that the move to universal credit is fully operational across the UK and expansion isn't geographical – it is hard for housing associations to know which of their tenants need support and when they will need support as there is no data-sharing arrangement in place that allows housing associations to have easy access to this information.

We understand that to enable data sharing and referral arrangements that will allow for better regional data sharing between local job centres, local authorities and housing associations, the UK Government would have to amend the [Memorandum of Understanding](#) between DWP and Local Authorities.

We have already seen progress made towards better data-sharing as the Welsh Government recently consulted to improve the join-up between Universal Credit and the Council Tax Reduction Scheme. This is so that local authorities can treat an intention to claim Universal

Credit in the Department for Work and Pension Universal Credit Data Share as an automatic application for the Council Tax Reduction Scheme. These changes could come into force by April 2025.

Significant gains could be made if we could refresh the arrangements in place to allow for better data sharing for ESA customers. For instance, if Welsh local authorities shared more information with HAs when a social housing tenant applied for the Council Tax Reduction scheme, housing associations would be able to take a targeted approach to support tenants to successfully transition to Universal Credit. Currently, HAs are relying on bulk communications or elimination data to identify these customers. Using these methods is time consuming and takes housing associations away from doing the support work that matters the most. Mass communication with tenants also risks confusing and panicking ESA customers if they have not yet received their migration notice.

The Welsh Government should urge the new UK Government to explore revising the Memorandum of Understanding between DWP and LAs to allow Housing Benefit teams within local authorities to share information with social landlords in Wales about who is claiming ESA.

The Welsh Government should also encourage Local Authorities to signpost or refer individuals who receive an application for Council Tax Reduction to their housing associations financial wellbeing teams or other independent debt services.

How has CHC been supporting members with the move to UC?

We have been supporting members in a variety of key ways including:

- **Keeping members informed** of changes through our housing management & welfare newsletter and by updating our Welfare Housing Hub.
- **Partnership working with the DWP** through our six weekly roundtables and delivering webinars outlining the 'must knows' for tenant facing staff.
- **Helping members build relationships and referral routes locally** by collating a list of key housing associations contacts for the DWP to share with their visiting officers.



→ **We are proud of the Welsh government’s ambition to simplify Welsh Benefits and we want to see what else can be unlocked through this approach**

In January 2024, the Welsh Government published the [Welsh Benefit’s Charter](#). This charter aims to increase the take up of Welsh Benefits, raise awareness of benefit entitlement, reduce the need for emergency aid such as food banks and improve outcomes for children and young people in low-income households. Currently, the Streamlining Welsh Benefits Steering group is establishing an implementation plan for the charter. We are excited to see the progress of this group as they work towards the long term goal of streamlining benefits in Wales and creating a system where it is easy for applicants to claim what’s theirs.

However, in the short term our members are increasingly experiencing issues helping their tenants to access discretionary assistance funds and discretionary housing payments.

Discretionary assistance funds:

Discretionary assistance funds provide immediate support to individuals facing financial hardship.

DAF is made up of two elements – Emergency Assistance Payments (EAP) and Individual Assistance Payments (IAP):

- EAPs are the cash payments of DAF to provide urgent assistance to individuals so that they can pay for food, heating, clothing or other essential costs.
- IAPs are the more preventative element of DAF, they are used to help individuals so that they can live independently in their homes. Recent data shows that more money is being spent on the emergency element of this fund.

Between April – June 2023 over £4.2m was spent across local authorities on the IAP – the fund which provides grants for white goods and household items. In the same time period for this year that total has almost halved to £2.8m. For the emergency element of DAF, the spend has increased from £4.3m to £5.1m.

Recent decisions by the Welsh government to change the guidance for DAFs so that they can no longer be used to buy cookers has meant that some housing associations have been using their own hardship funds to buy these for tenants.

‘We are starting to see an increase in referrals to the hardship fund for a cooker since DAF have stopped supplying them. People do not like the alternative and the gap in the kitchen where one should be is a permanent reminder of what should be there and that they are unable to afford one. Not supplying a fridge freezer for single/ single parents/couples is impacting on the ability to shop and meal plan on a monthly basis for those on UC. It increases the need to do multiple shopping trips and the risk of running out of money.’

The Minimum Income Standard report found that air fryers are not a suitable substitute for cookers for families.⁷

Earlier this year, we highlighted the lifeline many housing associations are providing for tenants through their hardship funds – a £1.6m pot for 24/25 that can be used at the housing officer’s discretion for tenants who are in extreme hardship.

Housing association hardship funds are being used to fill the gap in existing emergency funds – like DAF and the wider inefficiency of the welfare systems.

95% of housing associations currently provide hardship funds – the cash value of these funds differs between associations, correlating with the size of the organisation.

One housing association told us that on occasion they have had to use their fund to buy a cooker for a family after they were only provided an air fryer through DAF, which seriously depleted their hardship fund budget. This cannot be a long term solution.

We must protect discretionary assistance funding as it can and should play a key role in supporting individuals through times of crisis and creating resilience in individuals by giving them the things that they need to live well at home.

At present, we think both elements of the fund – the emergency and the preventative – can be improved to deliver better outcomes for individuals and families. Currently, our members experience barriers when applying for DAFs including strict criteria meaning many households in need are ineligible for support because they are not in receipt of an eligible benefit or households are excluded because of the maximum of three grants per year. →

⁷ [A Minimum Income Standard for the United Kingdom in 2024](#), JRF, Sept 2024

We would also like to see the IAP maximum spend increased so that clients can have the items they need (fridge freezers and cookers) to allow them to shop and cook more cost effectively. A review of the DAF should also consider how partnership working and stronger referral arrangements could ensure DAFs are provided alongside other holistic financial support provided by housing associations or other independent support services.

The UK government announced plans to extend the Household Support Fund (the equivalent grant in England) with £421m funding for 24/25. We would like to see the Welsh government protect the equivalent funding and make improvements to the Discretionary Assistance Fund, to ensure that it is fully aligned with the ambitions of the Welsh Benefit's Charter and delivers a more flexible emergency system that can quickly, fairly and reliably provide urgent assistance to those in need. We would also welcome exploration of how prevention can be better built into the DAF system.

Discretionary housing payments:

Discretionary housing payments (DHPs) is funding available in England and Wales to cover shortfalls in rent, deposits or a rent advance for those in receipt of housing benefit or the housing element of Universal Credit. The grant is administered by local authorities who will make decisions about their application process and eligibility.

We understand that the objective of discretionary housing payments is that they are discretionary and can be used as the local authority sees best to support their local people.

But, feedback from our housing associations members tells us that the current DHP practice across local authorities differs significantly. This is especially challenging for housing associations working across multiple boroughs because of the differing application process and inconsistency in approaching the criteria.

In February 2024, the UK government conducted an early evaluation of discretionary housing payments to gain a clearer picture of how the payment impacts on housing affordability. The evaluation found that without DHP funding, 63% of recipients across England and Wales said they would have to cut back on other essential spending and more than half said they would borrow money if they had not received DHP funding.⁸

⁸ [Early evaluation of Discretionary Housing Payments](#), UK Gov, Feb 2024

Emergency housing payments have a key role to play in ending homelessness and supporting people to be successful in long term settled accommodation. The UK Government recognised this when they announced in the 2024 Autumn Statement that over £600m would be allocated to Discretionary Housing Payments in England and Wales for 24/25.

It is important that this funding is delivered efficiently and consistently to those at risk of homelessness across Wales. We would like the Welsh government to review the DHP system with stakeholders and recipients, to identify pockets of good practice and consider improvements to how the fund is accessed and used in different local authorities in Wales.

Our key recommendations to Welsh Government

Our route out of this crisis is through strengthening our partnerships and working collectively for the best outcomes for those in need. We have identified three areas we think should be prioritised in the immediate future.

- 1. Strengthen data sharing:** The Welsh Government should urge the new UK Government to revise the Memorandum of Understanding between DWP and LAs, to allow Housing Benefit teams within local authorities to share information with social landlords in Wales about who is claiming ESA. This would allow housing associations to take a targeted approach to supporting tenants with transitioning to Universal Credit. The Welsh Government should also encourage Local Authorities to signpost or refer individuals who receive an application for Council Tax Reduction to their housing associations financial well-being teams or other independent debt services.
- 2. Protect funding:** Welsh Government must protect the funding of the Discretionary Assistance Fund in their upcoming Draft Budget. The Welsh government should call for reform of Universal Credit to ensure that claimants can pay for basic essentials as a minimum, in line with the Essentials Guarantee campaign steered by the Trussell Trust and Joseph Rowntree Foundation.
- 3. Improve delivery:** We would like to see improvements made to the Discretionary Assistance Fund, to ensure that it is fully aligned with the ambitions of the Welsh Benefit's Charter and can quickly, fairly and reliably provide urgent assistance to those in need. We would also like to see a stronger integration of preventive measures within the Discretionary Assistance Fund (DAF) system. We also urge the Welsh Government to conduct a review of the Discretionary Housing Payment (DHP) system in consultation with stakeholders and recipients. This review should aim to explore ways to enhance access and effective use of the fund across all local authorities in Wales. A more streamlined and equitable DHP system would help ensure that support reaches those who need it most.



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