Great Homes, Great Services, Great Location

“Providing high quality homes & services that put people first”

Tenant Handbook
MHA’s Mission Statement

“To provide high quality homes & services that put people first”
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Please contact the Corporate Services Team on 01495 761104, if you require this document in PDF, large-print, Welsh or any other language, braille or audio format.
Welcome

Welcome to your new home from all the Board and staff of Monmouthshire Housing. We are committed to providing you with the best possible home and services that we can. We know that we can achieve this only through working together and we trust that you will find a willing partner in Monmouthshire Housing.

Please keep this book as you will find it packed with useful information and contacts. From time to time we will update it and will notify you of any changes.

I hope you will find security and pleasure during your time as a tenant of Monmouthshire Housing. I also hope that during your time you will work with us to help keep your home and community a rewarding and enjoyable place to live.

John Keegan
Chief Executive
This book is for information; it does not replace your tenancy agreement, but offers general guidance.
Monmouthshire Housing Association (MHA) was established on 21st January 2008. The Association was set up to receive the housing stock of Monmouthshire County Council through a large scale voluntary transfer. The Association is a new Industrial and Provident Society (IPS), managed by a voluntary board and an executive management team.

The Association manages and maintains around 3,600 homes and 290 leasehold properties, as well as large numbers of garages and other land around and within our estates.

MHA is a registered social landlord (RSL) and is regulated by the Welsh Government (WG). As an IPS it is also regulated by the Financial Services Authority (FSA).

This handbook explains your rights and responsibilities as a tenant of Monmouthshire Housing Association. It also gives details of the Association’s responsibilities and the services you can expect.
How to Contact us

Freephone Payment Line
There are many ways to pay your rent (see page 29). If you would like to pay over the phone by credit or debit card please call 0800 085 3557.

Freephone Repairs Hotline
(Including Emergency Out of Hours)
To report a repair or to contact us in an emergency when our offices are closed, please call our Freephone Repairs Hotline number on 0800 980 7751 or 01495 761143 (if you are calling from mobile)*

*Calls to our 0800 number may cost you more than the 01495 numbers if you are calling from a mobile phone.

General
If you have a housing-related query regarding your home or tenancy (including your rent), or would like to report problems with anti-social behaviour or a neighbourhood issue, please call the Head Office at Mamhilad on 0345 677 2277 (local call rate).

Email
You can also contact us via email: customerservices@monmouthshirehousing.co.uk

We aim to acknowledge emails within 3 working days.

By Post
Monmouthshire Housing Association
Nant Y Pia House
Mamhilad Technology Park
Mamhilad
Monmouthshire NP4 0JJ

Website
You can also contact us and find out the latest news and information about Monmouthshire Housing by visiting our website at: www.monmouthshirehousing.co.uk

Live Chat
Click the link on our website to talk to a member of our Customer Service Team.

Facebook**
facebook.com/Monmouthshire.Housing

Twitter**
twitter.com/mon_housing

Youtube**
www.youtube.com/MonmouthshireHA

**Social media accounts are not monitored 24 hours a day. Do not use social media to report repairs, please use our hotline number 0800 980 7751.
Customer Service Standards

Monmouthshire Housing Association is committed to providing a high level of customer service. We recognise that anyone who contacts us expects and deserves a high standard of customer service.

Our customer service standards are set with our core values of being open, fair, flexible and achieving. The standards have been drafted with the help and advice of our tenants.

Our team will be open and fair with whoever contacts us and will deal with complaints in accordance with our policy, respect your right to confidentiality, privacy and safety and ensure no-one is discriminated against.

If you contact us by phone we will:
• Answer the phone within 6 rings.
• Greet in English and Welsh with name, for example: “Good Morning, Bore Da, Monmouthshire Housing Association … speaking, how may I help you?”
• Offer translation services if required.
• Answer any answer machine messages within 24 hours of staff member’s return to office.

If you send a letter to us we will:
• Acknowledge written correspondence within 5 working days.
• Give a full response within 10 working days, and provide a progress report by this time if a full response is not possible.
• Include the contact details of the most appropriate member of staff to deal with any queries.

Sending us an email:
• We will acknowledge emails from our customers within 3 working days.
• We will give a full response within 10 working days and provide a progress report by this time if a full response is not possible.

Contacting us via Social Media:
• Our social media accounts are not monitored 24/7 and we will provide a response to you within 24 hours, (excluding weekends).

Visiting your Home:
• If you cannot attend an office appointment or do not wish to discuss a matter over the phone, a home visit can be arranged.
• When an appointment has been made, if we are late or need to cancel we will contact you to advise you of this or rearrange.
• Our staff will always produce identification and advise you of the reason for the visit.
• We will follow up any visit with a response if necessary.

Visiting our Office:
• When you book an appointment you will be seen in a private room.
• We encourage all customers to arrange an appointment to avoid the relevant officer being unavailable should a customer ‘drop-in’.
• We will provide a hearing loop system.
• All offices will have disabled access.
• Braille and translation can be requested.

Concerns, Complaints & Compliments
If you wish to submit a concern, complaint or compliment please visit our website. You can also speak to any member of MHA staff in person or by phone about a concern, complaint or compliment.
Types of Tenancy

Your Starter Tenancy

If you are a new tenant with MHA you will probably sign a ‘starter tenancy’ agreement. The exception to this is those who are a secure or assured tenant immediately before they move into their new home, such as people who are transferring from another social landlord.

Your starter tenancy gives you the legal right to occupy your home and is an important document. You will sign and be given a copy when you receive your keys.

A starter tenancy is an assured shorthold tenancy and gives you a 12-month trial period with reduced tenancy rights.

Your starter tenancy can also be extended, where there is cause to do so, for a further six months. However if you meet your tenancy obligations such as paying your rent, living in the property, not causing a nuisance and keeping your property in good condition then your starter tenancy will automatically transfer over to an assured tenancy a year after you sign your starter tenancy.

If you do not keep to the terms of your tenancy agreement in the first 12 months MHA can extend your starter tenancy by serving a notice of extension to you. We will talk to you about this in advance.
Your Assured Tenancy

Your starter tenancy will change to an assured tenancy after 12 months, unless it is extended by your landlord. As an assured tenant, you have more rights and protection. You can live in your home as long as you don’t break the rules of your tenancy agreement. MHA must have a legal reason (known as a ground) and get a court order to evict you. The most common reasons for eviction include:

- Not paying the rent as required in your tenancy agreement
- Causing nuisance to your neighbours
- Using the property for illegal activities
- Not living in your property or sub-letting it without permission

Demoted Tenancies

If you behave in an anti-social manner MHA can apply to the courts to demote your tenancy for a certain period of time. This means you could lose your original tenancy status and be evicted more easily.

MHA will tell you in writing if your tenancy is demoted and send you information about your rights. You will also receive letters from the court about how long your tenancy will be demoted for.

Renting homes Act (Wales) 2016

A new law was passed by Welsh Government in 2016 which will change all tenancies in Wales. The date this change will happen has not been decided at the time of writing (April 2017), but MHA will aim to keep our tenants informed through newsletters and our website as soon as we have more information.

When this change happens all MHA tenancies will be affected:

- Starter tenancies will become ‘introductory standard contracts’
- Assured tenancies will become ‘secure contracts’
- Demoted tenancies will become ‘prohibited conduct contracts’

You can find out more about the Renting Homes (Wales) Act on Welsh Government’s website.
Tenant Handbook

Monmouthshire Housing Association
Moving In

When you move into your new home it is your responsibility to notify the right people to let them know. Here are a few suggestions that we hope will enable you to settle in more quickly.

Your Gas & Electricity Supply
MHA has an arrangement with a utility supplier to supply both gas and electricity in our properties before you move in. This means that you will have one gas and electric supplier when you first move in.

If you wish to continue with this supplier then you can complete a form with your New Homes or Neighbourhood Officer and MHA will notify the supplier of your contact details, meter reading and start date.

You should also phone the supplier when you first move in to confirm your contact details and meter readings. You are also free to move to another supplier if you wish to do so. MHA recommends that tenants regularly use a comparison site to get the best deal that they can on their energy supply, such as www.moneysavingexpert.com

Our 2017 supplier is SSE SWALEC and you can contact them on 0345 072 1946.

Housing Benefit
If you are on qualifying benefits or have a low income you may be entitled to housing benefit to help towards your MHA rental charge. For more information on Housing Benefit visit your local One Stop Shop or call the Housing Benefit Line on 01633 644650.

Universal Credit
If you are eligible for Universal Credit, you are expected to make your claim online at www.gov.uk (UC application section).

It is important you tell us right away if you are on or your benefits change to Universal Credit. If you want to ask any questions on Universal credit then please contact our Income team on 0345 677 2277 - we can help!

Benefit Agency
If you are in receipt of any other benefits you must notify the relevant agency and advise them of your change of address.

For many benefits this will involve contacting your local Jobcentre Plus.

Other Agencies
Your employer or place of study if you have moved home.
**TV Licence**

Your television licence will need to be transferred to your new address. You can do this online or by calling **0300 790 6071**.

Buying your TV license can be expensive but you can pay weekly at the Post Office, or monthly by direct debit.

Fines for failure to purchase a TV license are about £1,000. If you’re over 75 you will be eligible for a free ‘over 75 TV Licence’.

**Home Insurance**

We strongly advise you to get cover for your personal belongings against risks like fire, flood and theft. Whilst MHA insures the building, our insurance does not cover your contents.

We recommend that you visit a comparison site to get the best deal for your home insurance or visit the ‘My Home’ contents insurance available for all tenants and residents living in social and affordable housing. You can find out more by contacting them on **0345 450 7288** or visit the website [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk)

**Please Note:** Where MHA have supplied the carpet in your new home (for some apartments), the carpet will not be covered on MHA insurance. You should ensure the carpet is included in your own contents insurance.

**Doctors & Dentists**

If you need to register at a new doctor or dental practice, please contact them directly. Contact information for these can be found on at [www.nhs.direct.wales.nhs.uk/localservices](http://www.nhs.direct.wales.nhs.uk/localservices) or via the yellow pages.

**Council Tax**

You are responsible for informing the Council Tax Department of your new details when you move. You can either call **01633 644644**, or visit your nearest Monmouthshire County Council One Stop Shop.

**Homemakers - Community Recycling**

For affordable furniture, Homemakers are a registered charity and offer affordable items such sofas, wardrobes and beds plus many other second hand furniture items.

Homemakers can also remove items like sofas from your property for a small charge and provide a house clearing service.

For more information on Homemakers contact **01873 857619**.

If you are in need of any extra advice or help in setting up your new home, please contact your New Homes or Neighbourhood Officer who will be able to organise further support. Simply call **0345 677 2277**.
My Monmouthshire: 
Get the free council phone app

We think MHA tenants will find the My Monmouthshire app really handy. It gives you easy access to local authority news and services. You can use the app for lots of different things, including contacting the council, checking bin and recycling collection times and finding out about news and events.

www.monmouthshire.gov.uk/my-monmouthshire
Living in Your Home

At Monmouthshire Housing Association we want you and your family to feel safe and secure in your home.

**MHA Property Standards**
You must keep the interior of your home in a clean and tidy condition (including repairing and maintaining your own fixtures and fittings), and decorate internally as often as is reasonably necessary, to keep it in good decorative order. You must also keep your garden tidy including maintaining grass, hedges and trees within the boundary of your home (which must be kept below two metres high). A charge may be made against you if MHA undertakes work because you do not keep your home and garden in a good condition. For more information please see your tenancy agreement.

**Pets**
Pets can be kept in most MHA properties, as long as they are cared for and do not stray or cause a nuisance to neighbours, damage to property or foul in communal areas. Dogs and cats are not allowed in sheltered housing schemes with shared facilities. You are required to get permission in all flats before you get a pet if you have a communal entrance. **Please ensure your pet is kept under control if an MHA officer visits your home.**

**Pest Control**
If you have a problem with pests it is your responsibility to tackle this. You are recommended to contact a pest control company. MHA will only help with the removal of rats and mice. Please be aware that Monmouthshire Council no longer provides a pest control service.

**Communal Areas**
You are required to keep any communal areas of your building clear and clean. How you manage this is up to you (eg. some tenants set up a communal rota for a building), however MHA will monitor communal areas. If the area is not kept to an acceptable standard then MHA reserves the right to use an external cleaning agency and charge tenants living in the building for the service. You will then be required to pay this service charge in addition to your rent. Speak to an MHA officer to find out if your home currently has a communal cleaning charge.

**Keys & Fobs**
We do not keep spare keys to Monmouthshire Housing Association properties. Consequently, if you lose your keys or fobs, you will be charged for renewing the lock/fob. It is therefore a good idea to leave a spare set of keys/fobs with a trusted relative or friend. Replacement fobs for door entry systems are available at a cost of £14 (correct at time of print).

**Cars & Parking**
If you see a vehicle that is abandoned or un-roadworthy on your estate, please call 0345 677 2277 to report it. If the vehicle is parked on a public highway then please contact the Police.

**Lodgers**
You must apply to us in writing before taking in a lodger.
Gardens & Communal Areas
You are responsible for making sure that your gardens, including trees and communal hedges are kept tidy and clear of rubbish. Hedges should be pruned to a reasonable height, so they do not cause an obstruction to the footpaths of neighbouring gardens. Bonfires can cause a nuisance and they damage the environment, be considerate, especially if your neighbours have washing on the line. Most household and garden waste can be disposed of at your local council recycling depot so there should be no need for bonfires.

Outside communal areas, including drying areas and all sheltered accommodation gardens, are for the enjoyment and use of all residents. Please do not interrupt access to shared gardens for your neighbours, and be considerate about placing your personal belongings such as garden furniture in them.

If you are experiencing any problems with a neighbour please contact MHA to discuss this.

If you do not keep your garden safe, MHA reserves the right to clear it and recharge you the cost of work.

You must request and receive permission before making substantial changes to your garden as well as your home; this includes introducing garden ponds, additional structures such as greenhouses, sheds and walls. You should only commence works once permission has been given, and make sure you comply to all conditions included in the permission letter. When you end your tenancy you will be responsible for reinstating the garden back to its original condition or be liable for the full cost of MHA doing so.

MHA Garages
MHA has garages available for rent across Monmouthshire; the garages are open for application to all MHA tenants and private residents from £5.48 per week (subject to annual review). MHA tenants will take priority on the waiting list (unless you already rent a garage). A deposit of two weeks garage rent is required before we will rent a garage to you and you must keep your garage account in credit at all times.

To apply for a garage please call 0345 677 2277 for an application. Once we receive your application, you will be added to a waiting list for your preferred area. When a garage is available we will contact you about it. Garages are permitted for the storing of vehicles only; you are not permitted to run a business from an MHA garage. Other terms and conditions apply.

Recycling & Disposing of Refuse
The council is responsible for providing recycling and refuse collection services in the county. You are responsible for complying with their requirements for recycling and refuse collection. If you have communal bins and recycling please ensure that you use them properly and consider your neighbours.

You should put your refuse and recycling out by 7am on the day of collection. You can find out more, including what days your refuse and recycling will be collected, and what goes in which bag by visiting the MCC website www.monmouthshire.gov.uk/recycling-and-waste or by phoning 01633 644644.

Litter & Removing Bulk Items
Please do not litter, or allow your children or pets to litter in your community. Pick up your litter and pet waste right away, and dispose of it properly in your home or in a community bin/recycling facility.

If you have bulk items like sofas and fridges that you would like to get rid of, then you are responsible for removing these safely and
You can not leave these items for long periods in communal areas. You can also phone Homemakers on 01873 857619 and ask for a quote to get rid of bulk items.

Please report fly-tipping on roads and council land via your MCC one-stop shop. To report items left in an MHA communal areas or on MHA land contact us on 0345 677 2277.

Damp & Mould
Condensation is caused by excess moisture in your home that cannot escape. This is usually caused by cooking, clothes drying and baths or showers. When the excess moisture meets a cold surface, such as a window or an outside wall, it turns into water droplets. If it is not wiped away it can result in unsightly mould, mildew and rot.

You can help prevent condensation by:
- Keeping bathroom and kitchen doors closed to minimise the circulation of damp air
- Keeping your home warm - constant low level heat is better than short periods of extreme heat
- Keeping lids on pans when cooking
- Drying clothes outside whenever possible
- Using your extractor fan if you have one
- Avoid using bottled gas as it gives off a lot of water vapour
- Regularly open windows and ensure vents are open at all times

Door Entry Systems
We have put door entry systems into many of our buildings to make them more secure by controlling entry into the building.

To help maintain security at all times:
- Make sure the door is locked behind you
- Only allow someone to come in if you are certain they are a genuine visitor
- Never leave the entrance door propped open
- Try not to let non residents follow you into the block
- If you lose your communal door key, we can provide you with another but you will have to pay for it

Frozen Pipes
Frost can cause water to freeze inside pipes leading to cisterns, sinks and basins freezing. You can help to prevent frozen pipes by taking the following precautions if the weather is cold or likely to turn cold soon.

- Keep your home as warm as you can.
- Leave your heating on if you are going away for a few days - it only needs to be on a low setting
- If you are away for a longer period, leave the time clock on constant & turn the room thermostat down to a minimum
- Turn off water in outside toilets and to external taps in cold weather

If pipes become frozen:
- Notify MHA immediately on 0800 980 7751
- Turn your boiler off

Burst Pipes
If you have burst pipes:
- Turn off the water at the stopcock
- Open all taps to drain water from the system
- Switch off your boiler and immersion heater
- Report the burst pipe immediately to our freephone repairs hotline: 0800 980 7751
- If the electrics get wet, do not touch and turn off the electricity at the mains

Tenancy Health Checks
Your Neighbourhood Officer will visit you to undertake a tenancy health check as part of your regular tenancy management service.
Living with Your Neighbours

What is expected of me?
As a tenant, you have a responsibility not to cause nuisance or annoyance to others near your home or the surrounding neighbourhood. You are also responsible for the behaviour of other members of your household and visitors to your property. Your tenancy agreement contains more detail of your responsibilities.

What is Anti-Social Behaviour (ASB)?
ASB is any type of behaviour which causes nuisance and annoyance and damages the quality of life of others. Noise is a major cause of complaint and you need to be aware of the effect of noise nuisance on your neighbours.

How will MHA deal with it?
Our aim is for people to remain in their homes without causing or suffering ASB. We will support victims and witnesses of ASB and work with those who cause ASB to address their behaviour. However, where problems persist, we will not hesitate to use all measures open to us to address the problem. When legal measures are taken, this can put your tenancy at risk.

We work in partnership with other agencies including the Police and Monmouthshire County Council to resolve ASB and have a variety of informal and legal interventions to deal with it.

We have developed service standards for dealing with reports of ASB along with a variety of leaflets on ASB, all of which are on our website. Alternatively, you can contact us to request a copy of any of these documents.
**How can I report ASB?**

You can report ASB to us in the following ways:

1. By calling **0345 677 2277** or **01495 761100**

2. By submitting a report through our website:  
   www.monmouthshirehousing.co.uk

3. By reporting directly to a member of staff in person.

**Anti social behaviour includes such things as:**

- Graffiti
- Vandalism and damage to property
- Litter
- Noise nuisance
- Intimidation
- Threatening behaviour
- Selling or using illegal substances
- Drunkenness
- Dogs barking and fouling
- Garden nuisance and accrued waste

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**Domestic Abuse**

Domestic Abuse is the use of physical or emotional force or threat within a close relationship in a way that causes harm or distress to another. It can also include enforced social or financial deprivation.

MHA takes reports of domestic abuse very seriously; all victims of abuse have the right to be safe.

Our response may involve interventions or legal actions and/or referrals to other services to support and protect those experiencing domestic abuse. If you are a victim of domestic abuse you can also contact the All Wales Domestic Abuse helpline on **0808 8010 800** or visit their website at www.allwaleshelpline.org

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**Ten Tips to Being a Good Neighbour**

1. Remember that not all noise constitutes a nuisance; children will play, dogs can occasionally bark and your neighbours may sometimes do DIY.

2. Let people know beforehand if you are having a party and remember to keep the noise down, especially after 11pm or if you have young children living next door.

3. Let your neighbours know if you intend to have a bonfire before you have it.

4. Do not leave bulk items in communal areas/gardens without arranging for them to be collected.

5. Be careful not to disturb your neighbours after midnight.

6. Remember if you live in a flat that noise can be heard for those living above and below you too.

7. If you come home late at night, do not slam the doors or put the television on loud.

8. If you have pets, particularly in a shared garden, make sure you pick up any mess right away.

9. Don’t carry out noisy DIY work at night or early in the morning. If you are planning to do DIY on a Sunday, let your neighbours know in advance and try to keep the noise down.

10. Make sure your children do not disturb other people. Remember you are responsible for all members of your household and your visitors, both inside your home and in the surrounding area.

11. And... if you like to listen to your music particularly loud - buy headphones!
Moving On

Here at Monmouthshire Housing Association we would like every tenant to have the home that best suits their needs and we recognise that there may come a time when you will want to move. There are a number of different options available for you to move on from your current property.

Transfer

If the property you currently occupy is unsuitable for the needs of your household you can apply for a transfer. For example, the size of your family may have decreased and you need a property with fewer bedrooms. You can transfer to another Monmouthshire Housing Association property or to a property provided by another social landlord in Monmouthshire. To apply for a transfer go to www.monmouthshirehomesearch.co.uk or contact 0345 900 2956.

Exchange

You can exchange with any other tenant of a registered housing association or local authority. You must inform Monmouthshire Housing Association and obtain written consent before you move. You cannot exchange if you are a starter tenant until you complete your 12 month trial period. If you wish to advertise for an exchange please contact your New Homes Officer for further advice and eligibility. You can also register on the national database at www.homeswapper.co.uk

Ending Your Tenancy

You can end your tenancy by giving us a full four weeks’ written notice to run from a Monday to a Sunday. Please be sure to provide us with your forwarding address in case we need to contact you. When we receive your notice we will arrange to visit you so we can check your property before you leave to make sure that you have maintained your home as you are expected to do so, in accordance with your tenancy agreement.

You should leave the property in an acceptable condition when you leave. Our Voids Officer will complete a pre-void visit to give you information and advice about this. Failure to leave your home in an acceptable condition will result in a re-charge.

You must make good and reinstate your home and garden to its original situation, if you have made any changes or alterations for which you received permission. Failure to do so will result in a re-charge to your MHA account for the cost of doing so.

For more information about the moving on process you can request our ‘Moving On’ leaflet, which is available on our website or you can ask us for a copy.
Your Responsibilities as a Tenant

Your responsibilities in relation to your rent account are in your tenancy agreement.

You should be made fully aware of the following responsibilities before signing your tenancy agreement. In particular, you are responsible for:

• Your own rent account, any former rent accounts that you may have with MHA, garage or car port accounts and any outstanding service charges or re-charges. This includes the whole sum of any arrears that may be outstanding on those accounts (regardless of whether there is a joint tenant responsible for that account)

• Payments made to cover your rent, service charges and arrears. If you claim benefit, the claim will be your responsibility, even if MHA staff provide assistance with applying for benefit

• Liaising with any joint tenant (possibly a partner or relative) of the rent account for them to keep up-to-date with any issues relating to that account, and working with them to ensure that agreed payments are made on time
Rent Payments

*With regard to rent payments, you are responsible for:*

- Paying your rent at least one week in advance and as appropriate so that you remain free of arrears
- Making payments regularly, either weekly, fortnightly, four-weekly or monthly, as agreed with your Neighbourhood or New Homes Officer or as by order of the Courts
- Making payments by direct debit - the default method of payment – unless circumstances mean that this is not possible, as agreed with your Neighbourhood Officer
- Informing MHA as soon as possible if you have concerns about your ability to afford your rent, and working with officers in a productive way to address these concerns
- Planning for and meeting any notified rent increases
- Clearing any arrears balance (including any amount outstanding on sub-accounts) before you end your tenancy, assign it, transfer or mutually exchange from it. Failure to have a clear account balance will affect your ability to assign, transfer or mutually exchange your tenancy

Arrears on Your Account

*Where you are either a current or former tenant with an arrears balance, you are responsible for:*

- Working with MHA to reduce arrears, such as by making yourself available to discuss arrears, responding to MHA’s attempts to contact you and by suggesting appropriate and realistic repayment plans
- Keeping to repayment plans as agreed by an MHA Officer, or as ordered by the Court
- Informing MHA in advance, in exceptional circumstances, when you are not able to make a payment, and establishing a payment plan to compensate for this
- Engaging with appropriate support offered by MHA or its partners, to address issues relating to your rent account. If you have an arrears balance and fail to engage with MHA to maintain an appropriate and realistic payment plan for this balance, MHA may take legal action to address this.

As a last resort, this may lead to you being evicted from your home. Never feel that you cannot discuss any rent related issues with your Neighbourhood rent recovery or New Homes Officer.
Eviction

You can be evicted from your home if you do not pay your rent. Starter and demoted tenancies give fewer rights to tenants who are in arrears (see page 10).

If you are struggling to pay your rent please get in touch with our income team as soon as possible, MHA wants to support your tenancy sustainment and can talk to you about an affordable payment plan and/or refer you to advice and support services who can help.
Paying Your rent

How it works
Payment of rent is due in advance on the Monday of each week, but you can pay in advance every two weeks or four weeks. It is your responsibility to ensure that your payment is made in advance and on time to avoid your account being in arrears.

If you think you may have problems paying your rent at any time contact your New Homes or Income Officer immediately for advice.

How to Pay

Direct Debit
This is the easiest and most convenient way of paying and we encourage tenants to pay by this method. This method removes the hassle of trying to remember to make a payment as it will be done automatically for you and leave you worry free.

If you would like to pay your rent by direct debit please contact us on 0345 677 2277 or contact an MHA Officer. Direct debit payments can be set up to suit you.

Housing Benefit
If you are on a low income you may be able to get help to pay your rent from Housing Benefit. It is still your responsibility to ensure it is paid, but the benefit may be paid directly to MHA on your behalf.

Telephone
You can make a payment over the phone using a debit or credit card by calling us on 01495 761107 between 9:00am and 4:30pm (Monday to Thursday) or between 9:00am and 4:00pm (Friday) You will need to remember to do this each time your rent is due to make sure you don’t fall into arrears.

Online
You can pay online at our website at www.monmouthshirehousing.co.uk. Just click on the ‘Pay Your Rent’ link and follow the instructions.

Standing order
Paying your rent by standing order is also an easy way of making a payment on a guaranteed date. You can set up a standing order as a way to pay your regular bills with minimal hassle. If you choose a standing order you will need to set this up with your own bank. However, if there are any changes to your rent amount, either through housing benefit changes or annual rent increases, then you will need to contact your bank to change the payment amount so you don’t fall into rent arrears. For help with setting up a standing order or to request a form call MHA on 01495 765770.
Allpay

Allpay is a unique card which you can use to pay your rent. You just need to call us on 01495 745770 and order your card. Then register at www.allpayments.net

Once registered you will be able to take advantage of 3 new services:

* 24/7 Automated Telephone payments
* Payment via Allpay’s APP - free download for Android/IOS
* Pay by text

Automated phone line

Allpay has an automated telephone payment system enabling you to pay a bill from landline or mobile 24 hours a day, 7 days a week. You just need a valid payment card (e.g. Visa) and your Allpay card, then simply call MHA’s payment line 0800 0853557 and select option 1 to speak to someone or option 2 for the automated service.

Allpay Payment APP

The allpay app is a mobile application (APP) available to download from the Apple APP Store or Windows Phone store and Google Play enabling you to pay bills from the Apple, Windows or Android smartphone.

Pay by Text

To use the pay by text system you need a UK-register mobile phone, a valid Allpay swipcard and a current debit or credit card. After a brief registration online you can pay your bills anytime, anyplace, anywhere by simply texting a code and the amount you wish to pay to a designated number. The service works in complete harmony with all other payment methods from allpay and is available 24 hours a day, 7 days a week.

Lost or Stolen Allpay Card?

Call 01495 745770 and we’ll arrange a replacement.
Universal Credit roll out in Monmouthshire began in 2018

Universal Credit (UC) replaces a number of benefits for working-age people including:
- Jobseeker’s Allowance
- Employment Support Allowance
- Tax Credits
- Income Support
- Housing Benefit

UC is paid as a monthly lump-sum to one member of your household, so you will be required to manage and budget your money on a monthly basis.

If your Housing Benefit is currently paid directly to Monmouthshire Housing Association you will instead have to transfer your rent to us yourself.

Most working-age new tenants on the above benefits will ‘trigger’ a new UC claim by moving into a new MHA home, but other triggers such as losing your job, will also mean you will have to apply for UC.

Please let MHA know as soon as you can that you have moved onto, or need to apply for, Universal Credit - we have free and expert help available to you.
Health & Safety

MHA has a legal ‘Duty of Care’ to our tenants for health and safety in our homes. We consider your health and safety in everything that we do to manage and mitigate against risk.

Fire Safety

**Smoke Detectors**

For your safety, we fit hard-wired smoke alarms to all of our properties. The alarm will make a loud noise if any smoke is detected.

Please use the test button on your alarm periodically to check that it is working in between our visits.

It is important that you do not disconnect your alarm. If there is a fault on your smoke alarm please call the repairs hotline right away to report it on **0800 980 7751**.

All our staff are trained in fire safety, with dedicated personnel who manage and monitor our fire, health, safety and environmental related works, as well as managing our equipment and staff safety fire training requirements at our offices and estates.

Tenants, Leaseholders and Partners of MHA can also help maintain reduce fire risks by informing MHA of any related concerns they see in the neighbourhood.

Water Safety

It is important that your hot water system is kept hot, that cold water is kept cold and that the water supply to your home is kept circulated by regular use. Not doing so can have health implications for you and your household, for example by letting water stand and stagnate your water system is at greater risk of legionella.

Legionella, often called Legionnaires’ disease can occur in stagnant water. It causes a pneumonia-like illness caused by bacteria and can cause serious health problems. You cannot contract it from drinking water, but by inhaling small droplets of water suspended in the air, which contain the bacteria.

It is important to use your water system regularly to reduce the risk of legionella; generally you will do this through your day to day use - by running taps and flushing toilets. It is also important to regularly clean and disinfect showerheads.

Please tell us if your boiler or hot water tank are not working properly as soon as possible, as we will be able to arrange a visit to check your system and reduce any health and safety risks to your household.
Carbon Monoxide Detectors

MHA is installing carbon monoxide detectors in our properties. Your new home will have had one installed if it was let since 2016. These are operated by battery. Make sure you do not cover or block air vents, this is potentially lethal and can lead to increased carbon monoxide in your home.

If the carbon monoxide alarm sounds or if you suspect a leak you should ventilate your home by opening all windows and doors and make sure everyone leaves the property immediately. If it is safe to do so turn off all appliances and switch off your gas supply at the meter. Call our Freephone repairs hotline right away on 0800 980 7510 / 01495 761143 to report the matter.

Gas Safety Check

Your New Homes officer or your Neighbourhood Officer will make an appointment with you when you sign your tenancy to have your gas safety check. It is very important that you are available to let the gas engineer into your property. You will not be able to use your gas supply until the gas safety check is completed.

You will also be required to have an annual gas safety check. It is a legal obligation for MHA to carry out an annual test and inspection of gas appliances and installation pipe work in our properties, and this is something we take very seriously. The gas safety check is free of charge but you can be charged for missed appointments, so it is important that you contact MHA to rearrange your appointment if it is not suitable.

We appreciate tenants’ cooperation to help us meet our gas safety legal requirements; in extreme cases MHA can take out an injunction to allow us access to your home to complete this important check.

If you ever smell gas, report it to the national grid immediately by phoning 0800 111 999 and notify MHA on 0800 980 7751.

Gas Leaks

If you smell gas take the following action immediately:

- Turn off the gas at the meter
- Put out any cigarettes or naked flames
- Open all windows and doors
- Do not use any electrical switches
- Do not use a phone inside the property
- Contact National Grid on 0800 111 999 and your gas supplier
- Inform MHA of the outcome

Asbestos

Monmouthshire Housing Association maintains a database with information about where asbestos is or may be located in the homes and buildings we manage. We carry out regular surveys and inspections in order to update this information and keep it accurate.

Where asbestos materials are in good condition and undamaged, then provided they are undisturbed, they do not represent a hazard. If you do carry out any DIY that could disturb asbestos materials then please contact us for further advice.

Should any asbestos materials or materials you suspect become damaged; please contact us as soon as possible. We will arrange to have the material tested and then either sealed or removed.

If you suspect there is asbestos in your home, please contact us as soon as possible on 0800 980 7751.
Responsive Repairs & Maintenance

Ways to Report a Repair
Monmouthshire Housing Association is responsible for most of the repairs to your home. We will maintain the structure and the outside of your property and the fixtures and fittings inside your home. We also make sure that gas, electricity and water is safely provided.

By Telephone
You can report a repair by calling us on the freephone Repairs Hotline number:

0800 980 7751 (For Mobiles: 01495 761143)

For out of hours emergency repairs call 0800 980 7751 (for mobiles: 01495 761143)

Online
You can submit details of non-urgent repairs via our website.

Please do not use social media to report a repair.

Speak to a Member of Staff
You can give your details to any member of Monmouthshire Housing Association’s Neighbourhood Team.

What are Responsive Repairs?
Responsive repairs are day-to-day repairs, such as central heating failures, blocked toilets or sinks. Monmouthshire Housing has a legal obligation to carry out certain repairs within a specified timescale. We have set timescales for our repairs, which comply with this law and in many circumstances, exceed the expectations of the law.

When reporting your repair you will be asked for the following information:

• Your Contact Details
• Your name, address and contact number.
• Details of the problem - Please try to give as much information as possible as this will help us determine exactly what work is needed to be carried out.
• Access details
• We will ask you for a suitable time for one of our tradesperson to gain access to your property.

Repairs that tenants are responsible for include...

• As a tenant of Monmouthshire Housing Association, you are responsible for the following repairs in your property:
  • Anything that belongs to you (e.g. furniture you have purchased, etc.)
  • Light bulb / strip light replacements
  • Replacement of lost keys

• Glazing (MHA will only repair broken glass where it can be shown that the damage was caused by circumstances outside of the tenants’ control - e.g. crime, etc.)
• Damage caused by you, other household members or guests visiting your home.
How long will my repair take?

When you report a repair, the work will be given a ‘priority’ before it is passed to the contractor. This priority indicates a maximum time allowed for the job to be done.

<table>
<thead>
<tr>
<th>Repair Priorities</th>
<th>Our Service</th>
<th>Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>EMERGENCY</td>
<td>We will Respond within 2 HOURS and COMPLETE within 24 hours.</td>
<td>Total or partial loss of electricity, heating or hot water (depending on the season)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Insecure external doors or windows.</td>
</tr>
<tr>
<td>URGENT</td>
<td>We will complete within 5 WORKING DAYS.</td>
<td>Faulty extractor fans, etc.</td>
</tr>
<tr>
<td>ROUTINE</td>
<td>We will complete within 20 WORKING DAYS.</td>
<td>Blocked gutter or damaged fence.</td>
</tr>
</tbody>
</table>

What if I miss a repair visit?

It is important that every effort is made to attend your appointment time; if you know you are unable to attend the prearranged appointment please contact us immediately to rearrange. If you do miss the appointment, the contractors will leave a card to say they have visited the property. If you have one of these cards you need to contact the repairs hotline to rearrange your appointment.

If you do not respond to the calling card, your repair will be cancelled.

MHA’s Responsibilities

**Monmouthshire Housing Association is responsible for keeping the structure and exterior of your home in a state of good repair. This includes:**

- Gutters, down pipes and drains, baths, toilets, sinks and wash basins
- Walls, doors, window frames and floors
- Electrical wiring, gas pipes, fitted heaters, radiators and water heating
- Communal areas such as entrances and stairwells.

What will I get recharged for?

- If you cause damage to your property, either deliberately, due to carelessness or through neglect by your family or guests, we will recharge you for the costs of the works. If damage is caused by vandalism or a break in you should report the incident to the Police immediately. If you cause damage to a neighbouring property you are responsible for putting right the damage.
- If you miss a maintenance or repair appointment, eg. a gas service appointment, we may change you a missed appointment fee.
What is Planned Maintenance?
Planned maintenance involves the replacement of building components (such as windows or kitchens). It is a pre-planned, organised programme to ensure your property is maintained to the highest possible standard. It is a cost effective and efficient way of carrying out improvements and helps to reduce the amount of the more expensive day to day or emergency work that we may otherwise need to carry out.

How do we monitor the condition of your home?
It is important that we know the condition of your home. To do this, we carry out regular stock condition surveys. The information collected from these surveys is then regularly updated after we carry out any improvement work or if we identify something in poor condition. We also regularly check gas, solid fuel and oil heating appliances and electrical installations. This check will be carried out at least every year.

What standards can I expect?
We want to provide homes with improvements of the highest standards. We will work to a minimum standard, that has been previously been agreed with the Tenants’ Forum. For example, we will install double glazed doors and windows, which will comply with the Police security standards. If you would like more information about this, your local Area Maintenance Officer will be pleased to help.

Can I improve my home?
If you wish to undertake work to improve your home, at your own expense, please contact MHA to discuss this before you commence the work.

How do we identify priorities?
Stock condition information tells us which building components are in the worst condition and helps to identify when they should be replaced. We use this information to establish the annual planned maintenance programme, which is then prioritised by taking a number of factors into account, including:

- Tenant health and safety
- Home security
- Whether homes are warm and weatherproof
- Whether homes have modern facilities
- Whether external facilities are in good condition

Work will also be prioritised depending on the type of property concerned:

- Purpose-built disabled accommodation
- Older persons and Sheltered accommodation
- General needs accommodation

When prioritising work, where possible, we will discuss our proposed programme with the Tenants’ Forum and any constituted tenants groups.
What information will I receive?
Our programme and the names of streets or blocks of flats where we will be carrying out work will be publicised each year in Tenant Matters (our newsletter). All tenants due to have planned maintenance work carried out will be invited to attend a drop-in session, organised by the Planned Maintenance Team. This will be an opportunity to find out more about the planned work and to meet the staff who will be organising the contract.

- Where internal works, such as kitchen replacements are being carried out, a copy of the agreed kitchen plan will be given to you, after a kitchen designer has visited you.
- Before work starts, you will have the opportunity to meet the contractor’s named representative.
- At least one week before, you will be informed that work is due to start and you will be provided with the following information:
  - The type of work
  - The name of the contractor
  - The name of the contractor’s site representative
  - Contract start and completion date
  - A named Monmouthshire Housing contact
  - Information about how to contact us if you are unhappy about any aspect of the job
- At least three days before the work is due to start:
  - You will be contacted by the contractor to arrange access.

We will contact all tenants due to have work carried out (before work starts) with an invitation to become a ‘Liaison Tenant’. If you are interested in doing this, you will be able to put yourself forward. This is an informal opportunity to act as a contact between your neighbours and Monmouthshire Housing. You could help us to find out important information from tenants to help the contract run as smoothly as possible. We understand that some tenants will not want to formally report comments to Monmouthshire Housing, or join a tenants’ group.

Some people may be more willing to discuss a problem with a friend or neighbour who can pass on important information of which Monmouthshire Housing or a contractor will not be aware.

What choices are available to me?
Wherever practicable, we want to give you as much choice as possible and the opportunity to influence decisions that are made about your home. We will give you the opportunity to discuss all works prior to the start of the contract.

We are able to offer you a choice in relation to:
- Design, layout and colour for new kitchens (must comply to WHQS Criteria)
- Colours for kitchen and bathroom floor covering
- Power socket location
Feedback
When we have finished working in your home we will invite you to complete a feedback form to find out how satisfied you are. It is important that we know and understand whether you consider we carried out the job well, or whether you experienced any problems, however small. We will use your comments to help improve the service in the future.

What’s the Better Build Group?
The Better Build Group is a group of tenants and Monmouthshire Housing officers who are consulted on all aspects of major works from the appointment of professional advisors to making sure things run smoothly on site.

Tenant members of the group are nominated from the Tenants’ Forum and they will have the opportunity to monitor and influence:

- The stock condition survey
- The capitol programme
- The managing agent
- The Liaison Tenant Scheme and Code of Conduct
- Equal Opportunities
- Monitoring contracts
- Customer feedback
- Investment in the local community
- Overall performance

Please refer to your tenancy agreement: Should you, members of your household, or visitors cause damage to your home (even if it’s accidental), you will be charged for the cost of the repair.
MHA’s Inclusion Service

**MONE Y WISE**

The Money Wise service aims to help you improve your income through advice offered on money matters.

The Work and Skill Wise service looks to help you improve your income through securing employment.

*The Money Wise team offers face to face advice on:*  
- Claiming Welfare Benefits and help with appeals if you have been turned down for benefits  
- Budgeting and managing money advice to help your money go further  
- Basic debt and specialist debt advice – including writing and negotiating with creditors, assistance with Debt Relief Orders and Bankruptcy  
- Affordable utilities advice; from energy switching to arranging installation of water meters and accessing water assistance schemes to reduce water bills and  
- Access to affordable loans and insurance  

The advice offered is free of charge, confidential and offered either in your home or in local public venues.

This service is independent of our rent recovery team and is all about helping our tenants sustain their tenancies. So if you need help, then help is available via Money Wise.

**WORK & SKILLS WISE**

The Work and Skills service helps our tenants improve their future employment prospects assisting tenants to gain skills and secure their next employment position or voluntary position.

*The MHA Work and Skills Wise service does this by offering 5 initiatives which include:*  
- Volunteering scheme – a scheme where any tenant of MHA is able to come in and volunteer within MHA and gain an insight in the world of work.  
- Bursary scheme – MHA tenants are able to access funding to cover additional educational and training costs which can help them into work.  
- Job Seeking Skills Scheme – a 6 week employment programme to help you back into employment, covering how to develop and update your CV, how to perform at an interview, where and how to search the job market.  
- Lifelong learning Scheme – a partnership approach is taken in working with Local Adult Education departments, Colleges and Universities as well as training providers to offer free training course and qualifications to our tenants.  

The Work and Skills Wise service will allocate you a key advisor who will support you though your development and assist you in finding and preparing you to become job ready. The service is based on your needs and your aspirations, you will not be forced to do anything you don’t want to – we work with you to help you to help yourself!
You & Your Community

We want you to be happy in your new neighbourhood. MHA provides a number of opportunities for you to be able to get to know your community as well as have your say about the way we provide our services.

You can meet new people, improve your confidence and improve your wellbeing.

The Engagement Team works with other local organisations to host free fun activities and courses for you and your family throughout the year such as:

- Music projects like Rock Academy
- ‘Pop Up’ Play Days
- Sport sessions like Road to Rio
- Art and Craft projects such as ‘Get Arty with Pippen’s Art’
- ‘Coffee and Computers’ and ‘Jamie Oliver’s Home Cooking Skills’ where you can improve your skills and gain a qualification.

You can also help MHA shape how it delivers its services by getting involved in one of the groups such as the very popular Tenants Forum. Hear from guest speakers, receive updates on what we are doing and help us improve services.

Do you have a friend/neighbour who does a lot for you and the community? Perhaps they’re a dedicated care, or they are great at making good things happen in your neighbourhood. Why not acknowledge them in the fantastic Monmouthshire Housing Association’s Annual Making a Difference Awards?

Dads Can

Young dads in Monmouthshire can get support from the unique Dads Can project that’s just for dads. You can receive one to one support with finding a job or just to ‘off load’ the challenges of fatherhood, find out how you can access free legal advice or come along to our free ‘dads only’ or family day trips.

Contact The Engagement Team on 01495 767179 or visit our Facebook pages MHACommunityBuzz or Dadscanteam

Ziggies

Ziggies is a free after school club where children (aged 3 to 8) and parents take part in story time, arts and crafts and energetic games to get those little legs moving. It is run by parents and supported by the Ziggies Coordinator.

Are you a parent and interested in working with children? Why not volunteer at your local Ziggies.

Did you know we can help with funding equipment/activities where you live? Groups and individuals can apply to the MHA ‘Pitch for your Project’ funding scheme.

Monmouthshire Housing Association
MHA understands the importance of investing in its communities. Our main focus is on improving health and wellbeing amongst our tenants. We do this in a number of ways, by running specific projects but also by arranging events and activities. We also support existing community groups or can help tenants and residents set up a group, event or activity. We work very closely with many partners and agencies to get the very best of service for people.

We have a number of projects and services that you might be interested in including our Dad’s Can project, the Ziggies after school club, our Tenant Matters and Money Matters magazines, our annual report and our Making a Difference Awards.

You can engage with MHA in lots of ways; from simply responding to one of our surveys right up to getting involved in our governance by joining the MHA board.

If you would like to know more about getting involved, contact the engagement team at engagement.team@monmouthshirehousing.co.uk or ring 01495 767 179 or talk to your Neighbourhood or New Homes Officer.
MHA Feedback, Complaints & Concerns

Monmouthshire Housing Association is committed to dealing effectively with any concerns or complaints you may have about our service.

Our Aims

- We aim to clarify any issues about which you are not sure
- If possible, we’ll put right any mistakes we may have made
- We will provide any service you’re entitled to which we have failed to deliver
- If we got something wrong, we’ll apologise and where possible we’ll try to put things right
- We also aim to learn from our mistakes and use the information we gain to improve our services

Comments/Suggestion Scheme

We appreciate all comments and suggestions that are made about improving any of our services. We operate a Suggestion Scheme. If we are able to improve services as a result of a suggestion that you have made, we will give you £50 to say thanks!

How do I get in touch?

If you wish to make a compliment, comment or complaint, you can do so by:

- Asking/completing a copy of our online Feedback/Concern Form
- Speak to any member of MHA staff
- Ring MHA on 0345 677 2277 (01495 761100 from a mobile)
- Send an e-mail to corporateservices@monmouthshirehousing.co.uk
- By texting the word COMPLAINT and your name to 07538 004 004 and a staff member will contact you

Complaints

Have you contacted us yet? If you are approaching us for a service for the first time, (e.g. reporting a general repair), please give us a chance to respond. If you make a request for a service and are not happy with our response, you will be able to make your concern known.

A full outline of our complaints process can be found on our website or we can post or email a copy to you if you contact us.

Compliments

We welcome positive feedback about our services and/or employees. Such feedback helps us to understand where we have met or exceeded your expectations identifying areas of good practices within the organisation.
Data Collection & Protection

MHA will collect information about our tenants, service users and properties to help improve our services, ensure we treat people fairly and plan for the future. We are committed to ensuring that we do this securely and in accordance with the Data Protection Act. We collect different types of information and data including information about tenant households, recordings from CCTV cameras in our office and some of our blocks and external phone-calls.
Sharing Your Information

MHA follows very strict laws on how to deal with the information you give us. Usually we will not disclose personal information without your consent, but we may share information with contractors, third parties and other agencies we work with, including Local Authorities, Social Services, Police, other landlords and other agencies when MHA believes it is in your or the public’s interest to do so, or as required by law.

Your Right to See the Information We Hold About You

You are entitled to receive a copy of the personal information and sensitive personal information we hold about you.

To obtain this information from MHA, individuals must make a “Subject Access Request” in writing (letter or e-mail), which states what information they require. A fee of £10 is also payable before the request can be processed. It will not always be possible to provide all of the information requested, as it might disclose the identity of another individual who has not consented to share their information.

Your Information Can Help

You are really making a difference by telling us about yourself and your household. If you don’t tell us, we can’t know how best to help you or plan our future services.

Please tell us when your details change. For example, let us know if you change your work pattern, you have a baby, or you child leaves home. You can tell any member of staff so that we can keep our records up to date and deliver services relevant to our tenants.

Rental Exchange

MHA works with Experion to support our tenants to improve their credit history. MHA will share your tenancy information with Experian, including your track record for paying your rent and service charges to us, unless you tell us not to. Using rental exchange means that paying your rent on time could help you to access cheaper credit, products and services in the future.

MHA and Experian will ensure that your information is treated in accordance with the Data Protection Act, so you can have peace of mind that it will be kept secure and confidential and it will not be used for marketing purposes. If you would like further information about the Rental Exchange you can visit experian.co.uk/rental-exchange

If you wish to opt out of the Rental Exchange please contact us at any time.
Useful Contacts

**MHA**
- MHA’s Main Office: 0345 677 2277
- MHA’s Rent Line: 0800 085 3557
- Repairs Helpline: 0800 980 7751

**Utility Companies**
- Welsh Water: 0800 052 0130
- SSE (Swalec): 0800 980 8831
- British Gas Emergency: 0800 111 999

**Support & Advice Services**
- Age Cymru Gwent: 01633 763330
- All Wales Domestic and sexual abuse helpline: 0808 80 10 800 (24 hrs)
- Cyfannol Women’s Aid: 01495 742052 (24hrs)
- GDAS (Gwent drug and alcohol project): 0333 999 3577
- Gwent association of voluntary organisations: 01633 241550
- Monmouthshire Family Information service: 01633 644527
- Monmouthshire Gateway
  (for floating support referrals): 01633 740 730
- Monmouthshire MIND: 01873 858 275
- Shelter Cymru: 0345 075 5005

**Other Useful Contacts**
- Monmouthshire Council: 01633 644644
- Monmouthshire Homeseach: 0345 900 2956 / 01495 767 199
- Universal Credit Helpline: 0345 600 0723
- TV Licence: 0300 790 6131
- Council Tax: 0845 372 3601
- Homemakers (Community Recycling): 01873 857 618

**Useful Websites**
- Our Website: [www.monmouthshirehousing.co.uk](http://www.monmouthshirehousing.co.uk)
- Monmouthshire County Council’s Website: [www.monmouthshire.gov.uk](http://www.monmouthshire.gov.uk)
- TV Licensing: [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)
- Homeswapper: [www.homeswapper.co.uk](http://www.homeswapper.co.uk)
- Gateway Credit Union: [www.gatewaycu.co.uk](http://www.gatewaycu.co.uk)
- Universal Credit: [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)
- TPAS Cymru: [www.tpas.org.uk](http://www.tpas.org.uk)