



MONEY MATTERS
SPRING 2019

**Universal
Credit**

**Tenant
Stories**

**Working
With You**

**Matt's
Money
Tips**

AMFEST
&
ANIMAL SERVICES



Contents

- 4 Matt's Top Tips
- 6 #5weekstoolong campaign
- 8 Universal credit - a tenant's journey
- 10 What triggers a Universal Credit claim?
- 12 Rachel is having her cake and eating it
- 14 Top 10 Moneysaver sites
- 16 Making an impact – tips on how to write a CV
- 18 For the love of dogs
- 20 Financial help with uniform costs / free school dinners
- 22 Out & about
- 24 Homeswapper
- 25 Work & Skills Wise calendar of events
- 26 Apprenticeships at MHA
- 27 Budget planner
- Back The BIG Ask



If you would like this Newsletter in a different format (e.g. large print, electronically, etc.) or in Welsh please contact **Louise Davies** on **01495 761104** or email **louise.davies@monmouthshirehousing.co.uk**

Get in Touch

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-  **instagram.com/monhousing**



Scan the QR code to access the MHA website.

Welcome

By **Vicki Smith, Corporate Services**

Welcome to your Spring edition of Money Matters... complete with 2019 makeover!

With the introduction of welfare reform, uncertainties over Brexit (oh no the dreaded B word!) and the economy in general, we are all having to work harder to stay in control of our money. Our Inclusion Manager; Claire Osman, has pulled together a useful budget planner and Moneysaver guru Matt Taylor has come up with some top moneysaver tips, to help keep you financially savvy.

We know Universal Credit is making a huge impact on the lives of many tenants and keeping us informed of your change of circumstances is really important, our guide to the main triggers for a UC claim should help unravel what does and doesn't affect your claim. A special thank you must go to 'Miss Jones' for sharing her intrepid journey

through the Universal Credit maze and the impact it is having on the lives of her family.

Two of our tenants Rachel and Andrea have both recently taken the plunge and set out on a self - employment voyage of discovery, read how starting their own business has helped change their lives – it's inspiring stuff!

With Easter around the corner, keeping the kiddies amused can be a costly business, check out our top days out, great for letting their imaginations run wild, whilst creating lasting family memories. Oh and don't forget to tweet us a photo, using the hashtag #MHAoutandabout!

Producing a magazine that is informative and relevant is really important to us, so we would love to hear what you think of the new look Money Matters, or if you have any suggestions for future articles, please get in touch.

Have an egtastic Easter!

Needs an intro here



By **Matthew Taylor, Benefit and Money Advisor**

Matt's Top Tips

Double your money with a Help to Save account

Help to Save is a fantastic new savings scheme for people on low incomes who are claiming certain benefits.

Help to Save gives you a bonus payment from the Government of up to 50% on savings paid into the account, so for every £1 you save, you get 50 pence back over a 4 year period.

You can apply if you're:

- Receiving Working Tax Credit
- Have a nil award for Working Tax Credit, but are receiving Child Tax Credits
- Claiming Universal Credit and earned a minimum of £542.88 in their last assessment period.

As Help to Save is backed by the Government all savings in the scheme are secure. You can save between £1 and £50 each calendar month, and do not have to pay money in every month.

Visit www.gov.uk to find out more.

Use Facebook to sell as well as chat!

Local Facebook selling groups and Facebook Marketplace are rapidly taking over from eBay, as the place to earn cash flogging unwanted stuff in your area. The best bit is there are NO fees, so the profit's all yours – win, win !



Adopting the '50/30/20 rule'

Budgeting may not be the most exciting task in the world but it's the first rule of making your money go further. It's simply a matter of adding up all the money you have coming in and the amount going out.

You can do this on paper or a spreadsheet, and there are even free budgeting apps out there.

The 50/30/20 rule is really helpful, the idea is to spend 50% of your income on essentials, 30% on optional items, and put 20% away for savings or paying off debts. Now granted, for a lot of us this simply isn't possible, with more than 50% of what comes in being swallowed up by essentials. But the plan still serves as a helpful guideline at the sort of split you should be looking for.

Switching energy provider

Think you might be paying too much for your gas and electricity? You're not alone. Millions of households are struggling with their energy costs.

The good news is companies like www.uSwitch.com and www.comparethemarket.com, can help you compare energy suppliers to find the cheapest electricity deals and cheapest gas deals.

If you've never switched energy before, don't worry - it really is easier than you think to compare energy prices to ensure you're on the best energy deal for you, you can save up to £500 just by switching suppliers, so what are you waiting for!

#5WEEKSTOOLONG
**FIVE WEEKS IS TOO
LONG TO WAIT FOR
UNIVERSAL CREDIT.
WE NEED TO END
THE WAIT.**

trusselltrust.org/five-weeks-too-long

Get behind the Trussell Trust's #5weekstoolong campaign

More and more people are turning to foodbanks to help support them through the initial 5 week wait for their first UC payment.

The Trussell Trust are asking everyone who thinks 5 weeks is too long to join together with them to demand change from the Government.

MHA are fully supportive of The Trussell Trust's **#5weekstoolong** campaign.

Visit their website to read more and to pledge your support.



You can find your local foodbanks...

- **Monmouth Baptist Church**, 3 Monk Street, Monmouth. NP25 3LR
- **Bridge Church**, Unit 1a Critchcraft Buildings, Bulwark Industrial Estate, Chepstow. NP16 5QZ
- **Cornerstone Centre**, 2/3 Horsingtons Yard, Lion Street, Abergavenny. NP7 5PN
- **Raven House Trust**, Sandy Lane, Caldicot NP26 4NA

We currently have 281 tenants on Universal Credit*

49 of these are within their 5 week waiting period*

We have had **15** new tenancies move to Universal Credit this week*

*As of end of February

Universal Credit

Beyond the headlines

Money Matters is here to keep you up to date with all things Universal Credit, so you are both better informed and prepared for any changes to your benefits.



By **Vicky Ferris, Corporate Services**

A High Court ruling in favour of four single mothers over how the Government calculates Universal Credit (UC) for working claimants, has been hitting headlines in recent months. The court decision found the DWP had misinterpreted its regulations, when they treated those earning two pay cheques in one monthly assessment period as having earned double. This meant many were left without enough money to live on and saw variations in their income month to month depending on what day their pay fell. This problem has affected thousands of people across the country including those within Monmouthshire.

One of our tenants, Miss Jones and her young family, have been affected by these DWP regulations. She told us her story.

When Miss Jones and her partner found themselves needing to apply for UC they did not imagine the problems they would face. Their four month struggle started back in September when Miss Jones' partner was paid later than usual. The DWP took this to mean he earned double what he actually earned and lowered their UC award as a result. But a drop in hours the following month left them with even less income and they were told by the Job Centre they would need to complete a brand new claim. Which they were only allowed to put in 28 days after their initial claim had been cancelled.

"Since UC it has been awful, you just can't rely on it. It just felt like they were putting barriers in the way", said Miss Jones. We were visiting the Job Centre multiple times a week to try

If you are struggling please contact our **Customer Service Team** on **0345 677 2277**

and get it sorted. We even had to go through the identification process twice. Although we had claimed previously we needed to do it again on the follow up claim; which made the process take even longer.”

“Receiving very little between September and December and having three small children was tough, especially over Christmas. The rent free weeks in December and the week’s credit we had on our rent account really helped us. That’s what I was worried about the most; not being able to pay rent.”

“We were lucky that we were able to borrow money from relatives and had a small amount of money to fall back on but for people without this I don’t know how they would cope. It’s been really hard work”.

“If I could afford to send my little one to nursery and set up my own cleaning business I would. Hopefully once this is sorted I will be able to”.

Since moving onto UC, the Jones family have received support from the Income Team. “They helped us reclaim and their advice was a great help. If it wasn’t for MHA I don’t know where I would be”.

“My advice to anyone in this situation is speak to the team at MHA and keep going back to the Job Centre until your situation is resolved”.

Miss Jones’ experience of UC will be faced by many others across the county. But it is hoped the court ruling will mean changes to how UC is awarded.

We are often approached by the press, (television and newspapers), asking for ‘case studies’ of people affected by Universal Credit. If you’re happy to share your Universal Credit journey with us or the wider press, please contact **vicki.smith@monmouthshirehousing.co.uk** or **vicky.ferris@monmouthshirehousing.co.uk** for an informal chat.

What can trigger a Uni

There is often confusion as to what triggers a Universal Credit (UC) claim. Please use this guide to help simplify what can be quite a complex area to understand.

If you have a change in circumstances that you think will affect your benefits, call us on **0345 677 2277**

UC is replacing 6 benefits, which include: Job Seekers Allowance (JSA), Income Support (IS), Employment and Support Allowance (ESA) Child Tax Credit, Working Tax Credit and Housing Benefit.

THIS WILL ONLY AFFECT WORKING AGE TENANTS

Child Tax Credit / Working Tax Credit

The following changes WOULD trigger the need to claim UC:

- A couple on Working Tax Credit and/or Child Tax Credit who separate
- A single person on Working Tax Credit and/or Child Tax Credit who becomes a couple
- Not on Tax Credits & has child or takes responsibility for a child
- Not on Tax Credits and starts work but needs extra financial support
- Not on Tax Credits, working and has change in circumstances that means now need extra financial help

NOT a trigger:

On Working Tax Credit and/or Child Tax Credit and has a change in circumstances such as has baby, wage drops, starts new job

Housing Benefit (HB)

If you are living in or moving to 'specified' or 'temporary' accommodation then you can make a new claim for housing benefit.

The following changes WOULD trigger the need to claim UC:

Not currently on HB and claimant needs help paying rent, for reasons such as ...

- Moving to a new Local Authority area and becoming liable for rent
- Partner was HB claimant and they have left or passed away
- Taking on a new tenancy and not previously on HB
- Change in circumstances such as finishing work and need help paying rent

NOT a trigger:

On HB already and has a change in circumstances such as ...

- Moving within Local Authority area
- Starting work
- Has baby, or takes on responsibility for a child/young person, or child/young person leaves household
- Takes on a partner
- Partner (non HB claimant) leaves or passes away

Universal Credit claim?

Income-Based

Jobseeker's Allowance

The following changes **WOULD** trigger the need to claim UC:

- Finishing work and not entitled to Contribution-Based ('new-style') Jobseeker's Allowance
- Separated from 'partner' who was on claim for Jobseekers Allowance
- Been on ESA but found fit for work (special rules if challenging ESA decision)
- 'Gap' in entitlement, eg fails to sign on without good reason and so previous claim ended
- Was on Income Support as a lone parent but youngest turns 5 years of age
- Was on Income Support as a lone parent but become a couple (and both fit for work)
- Was on Income Support as a carer but caring responsibilities have stopped

NOT a trigger for UC:

- Sanctioned - as long as keeps on signing on and work searching etc

Income-Related

Employment and Support Allowance (ESA)

The following changes **WOULD** trigger the need to claim UC:

- Finishing work and not entitled to Contributory ESA
- Separated from partner who was on claim for ESA
- Finishing work through ill-health
- Been on JSA but health has deteriorated and has limited capability for work
- Was 'partner' on JSA / ESA / IS claim but has separated
- Was on Income Support as a lone parent but youngest turns 5 years of age
- Was on Income Support as a lone parent but become a couple and one has limited capability for work
- Was on Income Support as a carer but caring responsibilities have stopped.

NOT a trigger for UC:

- Take on partner
- Was claiming ESA as a couple as the main claimant and have separated.

Income Support

The following changes **WOULD** trigger the need to claim UC:

- Become a lone parent with child under 5, not working 16 hours or more a week and needs financial support
- Become a carer for a severely disabled person, not working 16 hours or more a week and needs financial support.

NOT a trigger for UC:

- Claiming as a carer and take on partner
- Has a baby / takes responsibility for a child or young person.



By **Vicki Smith, Corporate Services**

Rachel is having her cake and eating it!

Our new Communications Officer **Vicki Smith** and Works & Skills Wise Advisor **Cath Murray** dropped in for a cuppa and chat with tenant **Rachel Bennett** to hear how Money Wise has made a huge difference to her life!

Rachel and her husband Wolfie have been MHA tenants for 25 years, happily living in Chepstow with their three children, her father and gorgeous dogs Milo, Teddy and Holly.

Cake baking is very much in Rachel's DNA, taught to her by her grandmother at a young age until becoming a hobby in later years. Her family and friends appreciated her baking talents early on, often calling on her to bake her scrummy cakes.

For seven years Rachel worked as a playgroup supervisor, which was convenient whilst her children were going through school.

It was only after her father's health scare and reading an article in Money Matters, about another tenant Caroline who had received support to set up her nail business, which led to Rachel re-evaluating her life, and soon afterwards 'CakeHouse21' was born.

Rachel knew it was a brave decision to go from a permanent job into self employment, but with the firm backing of her hubbie, decided to follow her dreams.

Rachel runs CakeHouse21 from her house, having first sought written permission from MHA's neighbourhood team, and has recently been awarded a 5 star hygiene rating – well done Rachel!

As well as being super creative, Rachel is incredibly marketing savvy and spoke to us about her customer-base and pricing strategy. She is ambitious to grow her business, but believes baby steps are the way forward.

She has set up her own social media business pages, with a rapidly growing following, and is now linking up with Cath from the Works & Skills Wise team, to get a website up and running.

Rachel loves seeing her creations come to life, and relishes that no two days are the same; from 70th birthday celebration cakes to Thomas the Tank engine children cakes, baby shower cakes to on trend drip cakes, luxurious cupcakes and more recently has even branched out into macaroons and cake pops.

Within six months Rachel is earning more than she did previously and is loving every minute. Although she acknowledged it can be tough working at least 8 hours a day on her feet. It can also be lonely, but on-line community groups such as La Belle Cake Academy, are great for talking tips with like minded cake makers.

Rachel is not content with baking the same old favourites, and really wants to push herself, listing Ben 'the bake king' Cullen, who appears on C4's Extreme Cake Makers as her inspiration.

When asked which cake she is most proud of Rachel went a bit coy, and then a little voice shouted from the corner (her youngest daughter) 'your dragon cake mum' – and here it is, with magnificent detail and looking almost too good to eat!

Rachel fully believes that without MHA's support and belief, she wouldn't have had the confidence and resources to start up her own business. MHA paid for her cake tins, an air brush kit, as well as a laptop for her to start her business, but it was only through her own sheer determination and talent, that she is now turning CakeHouse21 into such an overwhelming success.

If you are interested in starting up your own business, get in touch with us on **0345 677 2277**.

You can find Rachel on Facebook **@21CakeHouse21** or email **21cakehouse21@gmail.com**



10 useful money saving websites

Saving money can seem like a daunting task. Luckily there are many websites out there sharing the best ways to save. Bag yourself a bargain and keep up to date with the latest money advice with our top 10 money saving websites.



By **Vicky Ferris, Corporate Services**

1. **MoneySavingExpert.com**

One of the biggest consumer websites dedicated to helping you cut your bills, finding deals and saving your cash. Sign up to receive weekly money tips, read money saving guides online and become a savvy shopper.

2. **MySupermarket.co.uk**

Easily compare the cost of your trolley from your local supermarkets with this online supermarket. As well as offering you a healthier alternative it will also suggest product switches if there is a cheaper alternative.

3. **Quidco.com**

Save money just by shopping online. Receive cashback when you buy online from a range of retailers through the Quidco website.

4. **Topcashback.co.uk**

Just like Quidco, Topcashback allows you to earn money back when you shop online and in store. Simply sign up, search for the shop and use the link to shop as normal and you will receive cash back when you have completed your purchase.

5. **Entitledto.co.uk**

An online benefit calculator, fill in your details and find out if you are entitled to any government benefits. By using the calculators it's easy to determine whether you are receiving the right amount of money or if eligible for other benefits, as well as learn more about how welfare reform may affect your finances.



6. Energysavingtrust.org.uk

Energy Saving Trust is committed to not only helping reduce energy consumption but also saving consumers money by helping people save energy every day. It is claimed the average household could save up to £250 a year on energy bills by being more energy efficient.

7. Uswitch.com

An online comparison and switching service that allows you to compare prices on a range of products and services. Save money on your utility bills!

8. Simplyswitch.com

Approved by Ofgem, Simply Switch is a free and impartial website to help you find the best gas and electricity deals. Simply Switch shows you the best deals and takes the hassle out of switching suppliers.

9. Vouchercodes.co.uk

The Voucher Code mission is to make life more affordable. The site works with a range of retailers and restaurants to bring you a host of savings. Simply search the site for your favourite brands and see what offers are available.

10. Skintdad.co.uk

A blog sharing resources, tips, tricks and deals to help make your money go further. Run by a husband and wife team, Skint Dad was set up to help those struggling financially like them. Whether you're looking to cut back on your food bill, save for a rainy day, or find inventive ways to up your income; Skint Dad has the answer.



By **Cath Murray, Work & Skills Wise Advisor**

Making every second count

A guide to updating your CV

Think of your CV as your 10 second commercial with a potential new employer, so it's vital to make every second count. From formatting to wording, here are some useful tips that should help you catch their eye.

Formatting:

- Your CV should be clear. Using subheadings will help to separate sections of your CV and make it easier to read
- Subheadings to use are: 'Personal Profile'; 'Skills'; 'Experience'; 'Education & Qualifications'; 'Hobbies & interests' (where relevant) and 'References available on request'
- Your CV should never exceed 2 pages, it becomes lengthy and it's likely the employer will not give it their full attention
- Size 12 font is a good size to work from, if your text is smaller it will be hard to read

Content:

- Your CV should be individualised and tailored to the job and sector your applying for
- Rather than just writing where you have worked, put some details in that includes what was involved in your role
- Voluntary work experience is certainly worth including
- Include training you have done that may not have led to a formal qualification under the heading of "Non accredited in-house training" – it can showcase a great breadth of knowledge
- Use spell checker and people you trust to proof read your CV to ensure there are no spelling or grammar mistakes
- Get friends, family, colleagues or professionals you have worked with to check over your CV – they can often pick out fantastic skills and abilities you have that you have not thought to include



If you would like one to one support in updating or creating your CV, call us on **0345 677 2277**.



For the love of dogs!



By **Vicki Smith, Corporate Services**

MHA tenant Andrea Ormond recently welcomed Vicki Smith, Marketing and Communications Officer and Cath Murray, Work & Skills Wise Officer into her home to talk about her exciting new business 'Andrea's Pet and animal services.'

Andrea has always had a passion for animals, starting her career as a YTS trainee at Usk agricultural and dairy farm and then moving on to her first job of milking animals. Andrea had a 10 year break from the farming sector, whilst bringing up her children, and worked in Burtons biscuits as an assistant supervisor, however, she yearned to be back working with animals.

Next Andrea temporarily ventured back into the dairy industry, which she found "disheartening" and her treatment by other staff "knocked my confidence". It was around this time she saw an MHA advert on social media promoting the 'Pop Up Business School'.

A phone call later to Cath Murray in the Work & Skills Wise team to talk about her business idea of setting up a 'pet and animal services' business and she was booked onto the two week intensive 'Pop Up Business School' course, and as they say, the rest is history.

The course equipped Andrea with everything she needed to know to get her business off the ground; ranging from tax and insurance to marketing her services. She was also inspired by talking to likeminded individuals aspiring to turn their business dreams into a financial reality.

Six months on 'Andrea's pet and animal services' is a growing business, she has her own social media accounts, website and professional flyers to advertise her services.

She regularly walks 5 dogs a week for clients and is busy building up her profile locally. As well as offering dog walking, puppy visits, house and pet sitting and lots more, she offers 'added extra's' such as putting rubbish

out, collecting post and sending social media updates to all her housesitting clients.

Andrea is keen to continue extending her services, she is a newly qualified pet first aider and can also offer a microchipping service. She is also in the process of organising her first pet first aid course in the nearby village hall.

Andrea's passion for her job is infectious, and she absolutely adores the animals she cares for. She spoke lovingly about her first ever client Jess the cockapoo, who was a rescue dog and who she stills loves looking after.

The process for registering her business was a detailed but relatively straightforward process which involved obtaining written permission from MHA to start up her business from her home but MHA were on hand to help guide her through the process

Andrea mentioned a quote that was used by the organisers of the Business Pop Up course, 'If you are going to fail, fail fast and fall quick', but we know failing is not an option.

To contact Andrea call **07887 620411** or visit **www.andreaspetandanimalservices.weebly.com** or search for *Andrea's Pet and Animal Services* on Facebook.

If you have a business idea and want to turn your self-employment dreams into a reality, get in touch with us on **0345 677 2277**.

Help with schooling costs



By **Claire Freeman, Benefits & Money Advisor**

Having a child starting school can be an expensive time for families; with uniforms and sports kit, not to mention the endless school trips and school dinners, there is always something to pay for - but it is always worth checking whether financial help is on hand. Here we explain some of the latest Government assistance available.

Financial help with school uniform costs

Did you know that the Welsh Government has set up a £1.7million fund to help parents and carers with the cost of uniform and sports kit?

The name of this fund is the Pupil Development Grant (or PDG) and it replaces the old School Uniform Grant which ended in April this year.

Parents and carers could be entitled to £125 to help cover the cost of school uniforms, sports kit and kit for sports and activities outside of school such as (but not limited to) Scouts and Guides.

So who is eligible?

Pupils eligible for free school meals and 'looked after' children are eligible for help with uniform and other costs from the grant if they are:

- Starting reception class in primary school
- Starting year seven in secondary school
- Aged four or 11 in special schools, special needs resource bases or pupil referral units

How to apply

If you become eligible during the financial year or have any further queries please contact the Benefits Team on **01495 742037 or 742377**

Free School Meals

Children and young people attending school on a full-time basis may be entitled to receive free school meals.

So who qualifies?

Children whose parents/carers receive any of the following support payments may be entitled to receive free school meals in schools maintained by the Council:

- Income Support.
- Income based Jobseekers Allowance.
- Support under Part VI of the Immigration and Asylum Act 1999.
- Income-related Employment and Support Allowance.
- Child Tax Credit, provided they are not entitled to Working Tax Credit and their annual income does not exceed £16,190.
- Guarantee element of State Pension Credit.
- Working Tax Credit 'run-on' – the payment someone may receive for a further four weeks after they stop qualifying for Working Tax Credit.
- Universal Credit

How do I apply?

Complete the online 'Application for Free School Meals' form by visiting www.monmouthshire.gov.uk.

Torfaen County Borough Council's shared benefit service deal with free school meals on behalf of Monmouthshire County Council. They can be contacted on **0300 456 3559** or emailed at **benefitapplication@torfaen.gov.uk**



Out & About

Family days out don't always need to break the bank. Spend Easter exploring south Wales with these fun packed, free day trip option. Share your adventures with us by tagging us on social media.



By **Vicky Ferris, Corporate Services**

Goytre Wharf

A great free day out with fresh air, great views, and an opportunity to just run around and have a good time. There is plenty to do from play areas to forest trails and canoe and boat hire. Grab tea and cake from the onsite café or enjoy a picnic on the banks of the canal.

www.goytrewarf.com

St Fagans

St Fagans is one of the most popular heritage attractions where you can explore the history of Wales through people's everyday lives. Fun for people of all ages step back in time in the 40 re-erected buildings, explore the galleries, and take part in one of the workshops or simply take a stroll around the gardens. Better yet entry is completely free, although there is a car parking charge.

www.museum.wales/stfagans

The Big Pit Caldicot Castle & Country Park

Both education and entertainment can be found at the Big Pit National Coal Museum. A UNESCO World Heritage Site The coal mine has a range of activities from multimedia tours, exhibitions and historic buildings. The free underground tour takes you 300 feet underground to see first-hand what life was like for those who worked in the mine.

www.museum.wales/bigpit

Old Station Tintern

Once voted the UK's favourite park, The Old Station is situated in the Wye Valley offering the very best of Monmouthshire. Admission is free and there is a children's play area including a zip wire as well as numerous scenic walks. There are three railway carriages to explore featuring exhibitions and gift shops and there really is something for all the family including an award winning tea room.

www.tinternvillage.co.uk

Founded by the Normans, developed in royal hands as a stronghold in the Middle Ages and restored as a Victorian family home. Explore the medieval towers and take in the views and parkland scenery. Entry to the Castle is free, except on event days - as it accesses the country park.

The country park offers an ideal setting for picnics and walks against the background of the castle walls, with picnic tables and barbecues. The park contains a children's play area, orienteering course, toilets and free parking.

www.visitmonmouthshire.com/caldicotcastle



HomeSwapper

The easy way to mutually exchange!

There are 500,000 homes already registered across the UK. Check out some of the current MHA tenants looking to swap with you and register your interest to mutually exchange your tenancy now at www.homeswapper.co.uk



**Grove Avenue,
Llanfoist /
Abergavenny**

Property: 2 Bed
Apartment
Tenancy type: Assured
Rent per week: £93.36



**Blethyn Close,
Shirenewton/
Chepstow**

Property: 3 Bed House
Tenancy type: Assured
Rent per week: £102.05



**Ternata Drive,
Monmouth**

Property: 2 Bed House
Tenancy type: Assured
Rent per week: £113.29



**Gwent Road,
Mardy/
Abergavenny**

Property: 3 Bed House
Tenancy type: Assured
Rent per week: £106.00



**Wellfield Close,
Abergavenny**

Rent per week: 1 Bed
Apartment
Tenancy type: Assured
Rent per week: £90.13



**Carbonne Close,
Monmouth**

Property: 2 Bed House
Tenancy type: Assured
Rent per week: £93.37



**Western Avenue,
Bulwark/Chepstow**

Property: 2 Bed House
Tenancy type: Assured
Rent per week: £96.00



**Rother Avenue,
Abergavenny**

Property: 1 Bed
Apartment
Tenancy type: Secure
Rent per week: £91.75

The above property details were correct at time of print.



Work & Skills Wise have many exciting opportunities, events and courses for you to get involved in this year. Take a look at our calendar of events below and feel free to contact us for more information or to book a space onto any of our courses.

Calendar of Events

Passport to Care

From Wednesday 1st May 2019

Monmouthshire Employment & Skills Fayre (Caldicot Choir Hall)

Tuesday 25th June 2019 (10am – 12 noon)

Monmouthshire Employment & Skills Fayre (St Mary's Priory Centre, Abergavenny)

Tuesday 3rd September 2019 (10am – 12 noon)

Passport to Customer Service

From Wednesday 11th September 2019

If you are interested in any of these programmes or events, please email our Work & Skills Wise team at **ws@monmouthshirehousing.co.uk** or call **01495 745769**



Cath Murray

Work & Skills Wise Advisor



Helena Smith

Work & Skills Wise Advisor



Apprenticeships

Earn while you learn

Want to work for one of the top performing housing enterprises in Wales?

We are currently recruiting in the following trades:

- 1 x carpentry
- 1 x plumbing

If needed, MHA will provide financial assistance to help apprentices pass their driving test.

For full job details and how to apply, please go to the following link on our website:

www.monmouthshirehousing.co.uk/apprenticeships

Please note CVs are not accepted.

All of our positions are open to flexible working, subject to application through our Flexible Working Policy.

Hours: 37 hours per week

Based at: Mobile – head office at Mamhilad, Monmouthshire

Closing date: 12th May 2019

Interview date: TBC



Budget Sheet

| | |
|---------------------------|---|
| Total Savings Held | £ |
|---------------------------|---|

| Your Household Income | Frequency: (W/F/M/4W) |
|--------------------------------|--------------------------|
| Wages | |
| Jobseekers Allowance | |
| Income Support | |
| Employment & Support Allowance | |
| Universal Credit | |
| Working Tax Credit | |
| Child Tax Credit | |
| Child Benefit | |
| State Pension | |
| Works / Occupational Pension | |
| DLA/PIP/Attendance Allowance | |

| Other Benefits/Income: | |
|-------------------------------|---|
| 1. | |
| 2. | |
| 3. | |
| 4. | |
| Total Income | £ |

| Debt Payments: (e.g. loans/credit cards/overdrafts) | |
|--|---|
| 1. | |
| 2. | |
| 3. | |
| 4. | |
| Total Amount | £ |

| Universal Credit | |
|-------------------------|--|
| Date Claimed | |
| Payment Date | |

| Your Household Outgoings | Frequency: (W/F/M/4W) |
|---------------------------------|--------------------------|
| Rent | |
| Water Rates | |
| Council Tax | |
| Gas | |
| Electricity | |
| Food | |
| Contents insurance | |
| TV Licence | |
| Sky | |
| Mobile Phone | |
| Internet | |
| Travelling Expenses | |
| Clothing | |
| School Meals | |
| Hobbies | |

| Other Outgoings (e.g. childcare/leisure/smoking) | |
|---|---|
| 1. | |
| 2. | |
| 3. | |
| 4. | |
| 5. | |
| 6. | |
| 7. | |
| 8. | |
| 9. | |
| Total Outgoings | £ |

The BIG Ask

Every edition, our **Moneysavers Team** suggest lots of ways for you to make your money go further, and we thought it's about time you guys had your say!

If you have any nifty tips that are saving you some serious cash, don't be shy, we would love you to share them with us.

The top 5 tips will be printed in the next edition, and winners will receive a not to be sniffed at voucher for £10.00.

Get in touch with Vicky Ferris at **vicky.ferris@monmouthshirehousing.co.uk**

So get sharing folks ...

