



MONEY MATTERS
AUTUMN 2019

**Universal
Credit**

**Tenant
Stories**

**Working
With You**

**Fi's
Finance
Tips**



M O N E Y • H E L P • A D V I C E

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Scan the QR code to access the MHA website.

Welcome to your Autumn edition of Money Matters

By **Vicki Smith, Corporate Services**

The leaves are dropping and there's a chill in the air, which can only mean one thing, Autumn has arrived and oh yes, Christmas is just around the corner!

With past editions of Money Matters being tailored to a working age demographic, we are delighted to have moved towards a more inclusive publication, with something for all tenants irrespective of age.

With the number of adult carers rising dramatically, being a carer can be stressful and lonely. A range of local and national passes, cinemas and entertainment venues available to carers are available to help ease the financial burden.

Victoria Donaldson is following in the footsteps of tenants Rachel and Andrea, whose journeys into self employment were featured last edition. Read about her massive life transformation which has seen her go from 24-hour carer to business owner, with the support of our Works and Skills Wise team.

Don't be fooled by scammers – get scam savvy by swotting up on the most common methods used by scurilous individuals preying on some of the most vulnerable people in our society.

If you, or anybody you know, are interested in getting onto the property ladder in Monmouth and can't afford it, then our Homebuy scheme might be for you, keep your eyes peeled for our Kings Wood Gate advert.

Food banks continue to provide a critical service to people in need. Read pages 4 and 5 for all things food banks, from accessing the service, to contributing and even volunteering.

Get in touch – we would love to hear what you think of Money Matters and any suggestions for future articles. Email **vicki.smith@monmouthshirehousing.co.uk**

Coming together to support people



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

It is a fundamental human right to be free from hunger. Life changing circumstances such as living with an illness, disability, or a family breakdown, can happen to any of us. Coupled with changes to the benefits system, many people are again facing Christmas without money and having to turn to food banks for support.

So what is a food bank?

It is a non-profit, charitable organisation that distributes food to those who have difficulty purchasing enough food to avoid hunger.

Over the last 12 months the food banks in Monmouthshire have given out over 1,200 food parcels.

Obtaining a voucher

Contact a member of our staff and explain your situation and they will decide the best way to help you. Other professionals such as health visitors, schools and social workers can also help you claim the vouchers.

The voucher will ensure you have enough food to see you through your crisis. Each food bank operates differently so feel free to talk to us for more information.

Maybe you can donate?

Over **90%** of the food distributed by food banks is donated by the public, without which food banks would cease to exist.

With the high level of demand currently being experienced, stocks are constantly running low and food banks are always looking for donations.

If you are in a position and would like to donate, here's all you need to know...

What should I donate?

You can donate anything to your local food bank, but they are always running low on the following:

- Cereal
- UHT milk
- Fruit Juice
- Tea/Coffee
- Pasta
- Tinned meat
- Biscuits
- Soup



Local Food Banks

Caldicot Food Bank

(In partnership with Raven House Trust and Churches Together)

T: 07925 285994

E: caldicotfoodbank@yahoo.co.uk

Chepstow Food Bank

c/o The Bridge Church, Unit 1a Critchcraft Buildings, Bulwark Industrial Estate, Chepstow, NP16 5QZ

T: 07931 911869

E: info@chepstow.foodbank.org.uk

Abergavenny Food Bank

c/o Abergavenny Baptist Church, Frogmore Street, Abergavenny, NP7 5AH

T: 07340 795328

E: info@abergavenny.foodbank.org.uk

Monmouth Baptist Church

3 Monk Street, Monmouth, NP25 3LR

T: 07960 579062

E: info@monmouthdistrict.foodbank.org.uk

Christmas donations

With Christmas around the corner, food banks experience their busiest period. They are in desperate need of goodies to put in special 'Christmas hampers' that they can distribute in the run up to Christmas.

The following items are always gratefully received at your local food bank:

- Christmas puddings
- Crackers
- Nuts
- Custard
- Toys
- Chocolate advent calendars

Volunteering

Food banks are always looking for volunteers.

As well as massively helping your community, this is a good way to build confidence, meet new people and is something you can put on your CV.

If you would like to work as a volunteer, get in touch with your local food bank.



Welfare Reform

Becky and John reap the benefits of Universal Credit



By **Gemma Smith, Income Officer**



Universal Credit (UC) has received lots of negative press, but in some circumstances people CAN be better off than on their old 'legacy' benefits.

A major concern continues to be the 'Five week waiting time' for the first UC payment, which can create big financial worries and put people off applying. However, please don't let this stop you as there is support to help with the waiting time.

Our income officer Gemma Smith tells us about her experience working with two tenants who have ended up being better off on UC.

Universal Credit is a benefit payment for people in or out of work which replaced a number of benefits, including: Housing Benefit, Child Tax Credit, Income Support, Working Tax Credit, Income-based Job Seekers Allowance and Income-related including Support Allowance. These are referred to as 'legacy benefits'.

Case 1: **Becky**

Single mum 'Becky' had fallen into rent arrears. We met up and discussed her financial situation, her income and benefits. Becky was working full time, claiming Child Tax Credits, so she was not entitled to Housing Benefit. Over a phone call with Becky I did a calculation for her UC entitlement and we soon realised she would be about £350 a month better off if she was to move across to UC - a huge amount for her family.

Becky was shocked, as her first thoughts about UC were it would mean she would be financially worse off and she was also worried about waiting for five weeks for her first payment. By talking things through with me, Becky decided she would make the UC claim herself and I gave her all the MHA rent details she would need for her claim. Becky did this and is now in receipt of more money to help her manage her budget.

UC WILL ONLY AFFECT WORKING AGE TENANTS



**Advance payments are available but not everyone needs them, if you do take an advance please consider the amount needed as it is repayable from your ongoing monthly award.*

If you need to claim UC, please don't wait! Find out if you would be better off claiming UC by visiting **www.turn2us.org.uk** or speak to a member of the Income or Inclusion team.

Case 2: John

I spoke with single dad, 'John' back last year about UC and his perception was very negative as he felt he was going to struggle to wait five weeks to receive any money.

His wages had increased and he was receiving Working Tax Credits and Child Tax Credit, but as a result of this increase his Housing Benefit, which he received towards his MHA rent, had stopped. As Tax Credits are based on the previous tax year, these reduced in July leaving John in financial hardship.

I estimated that under the circumstances by moving to UC he would actually be financially better off. I discussed this with John and he decided to make a UC claim. John's claim was made the day after he received his Tax Credits, helping to bridge that five week waiting time.

He then took a small 'advance payment'* to bridge the rest of the gap and then received his first payment on the day he expected. I have showed John how to calculate his UC each month, using his take home pay amount, which means his UC payments will all be based on "real time" earnings rather than last year's earnings – which is much better for John and his family.

Universal Credit stats at a glance

MHA currently have **459** tenants in receipt of Universal Credit.

Since the last edition in February there has been **193** new claims made.

Since we went live in June 2018 we are averaging between **35** and **40** new UC claims per month.

Over **200** of our UC claimants are in employment.

When will I get my Universal Credit over the bank holidays?

Normal Payment Date	New Payment Date
21st/22nd Dec	20th Dec
25th Dec	24th Dec
26th Dec	24th Dec
28th/29th Dec	27th Dec
1st Jan	30th Dec

Challenging a tax credit decision



By **Fiona McLellan, Benefits & Money Advisor**

A formidable partnership comprising MHA's Money Wise team and tenant 'Miss A' came together to eventually overturn a tax credit decision made by HMRC. Fiona talks us through Miss A's complex yet financially rewarding journey.

'Miss A's Personal Independence Payment (PIP) had stopped in November 2017 and due to a delay in HM Revenue & Customs (HMRC) being notified, they did not become aware of the change until January 2018. This meant Miss A's tax credits were affected as they were entitled to the disabled element, when the PIP stopped her tax credits should have also stopped but because of the delay in HMRC being notified a tax credit overpayment occurred for the period November 2017 – January 2018.

Miss A was confident, challenged the decision to stop her PIP and successfully had the decision overturned.

Miss A advised HMRC that her PIP had been reinstated, but HMRC refused to reinstate the tax credits as they had not been notified within one month of the Department for Work and Pensions' (DWP) decision to reinstate the PIP.

At this point in October 2018, the tenant was referred to the Money Wise team for support and assistance.



So how did we assist?

We completed a Mandatory Reconsideration (MR), challenging the decision not to reinstate the tax credits and offset the outstanding overpayment and pay her for the period she was also entitled. Her circumstances at this point were the same as they had been when the overpayment had been created and the overpayment should therefore not exist.

HMRC upheld the MR decision they had made saying again that they had not been notified within a month and no good cause was provided.

We therefore completed an appeal and took the case to tribunal in May 2019, arguing that regardless of HMRC being notified late, they should consider the fact the debt was not recoverable as following the PIP reinstatement she was entitled to tax credits for the period of the overpayment. The only justifiable outcome being that they should either award tax credits again and offset

against the overpayment or write the debt off as the customer should not be liable for the over payment.

On the day of appeal the Judge looked at all the evidence and ruled in favour of Miss A. Her tax credits were reinstated and a payment made for monies due, which amounted to over £1000, the overpayment was also cleared.

Miss A was **really grateful** for the **support Money Wise provided** to her throughout the appeals process and was delighted with the result.

If you need to talk to our Money Wise team for advice or support, call them on **0345 677 2277**.



By **Rebecca Evans, Inclusion Trainee**

Don't go cold this winter

If you're struggling with high energy prices over the winter, you might be able to get £140 off your electricity bill through the Warm Home Discount Scheme.

This is a one-off discount on your winter electricity bill between September and March. If you're eligible you'll get £140 credited to your electricity account and it will come directly from your supplier.

You could be eligible if you are:

- On Guarantee Credit element on Pension Credit.
- On a low income or certain means tested benefits that meet your suppliers criteria

You are able to apply for the Warm Home Discount if you use a pre-pay or pay-as-you-go meter, just call your supplier directly to find out if you're eligible.

The following suppliers are all part of the scheme:

- Angelic Energy
- Atlantic
- Avro Energy
- Beam Energy
- Boost
- British Gas
- Bulb Energy
- Citizen Energy
- Co-operative Energy
- E (Gas and Electricity)
- E.ON
- Scottish Power
- Ebico
- EDF Energy
- Fosse Energy
- Green Network Energy
- Green Star GB Energy
- Lumo
- Npower
- OVO
- Octopus Energy
- Robin Hood Energy
- Sainsbury's Energy
- Shell Energy
- SWALEC
- SSE
- Utility Warehouse
- Utilita

Call your electricity supplier to find out how to apply!

School lunches on a budget



By **Graham Harvey, Graphic Designer**



School dinners can be an expensive outgoing. Below are some tips on how to get the most out of your money but still provide a healthy, filling packed lunch for your little ones... a full belly means an active brain!

The ingredients* below should last for 2 week's worth of packed lunches:

- Crisps (10): £1 79p
- Bag of fruit: £1 • Raisins (12): 95p
- Flatbread (5): £1 • Hummus: £1
- Tortilla wraps (5): £1 • Cucumber: 90p
- Ham: £1.50 • Lettuce: 60p
- Fruit juice (6): £1.05 • Tomatoes: 79p
- Bag of carrots: • Cheese: £1.50

*Prices approximate and vary depending on supermarket

Combo ideas:

Option 1

- Ham salad flatbread
- Carrot sticks
- Pack of crisps
- Apple
- Carton of juice

Option 2

- Super salad wrap
- Pack of crisps
- Raisins
- Orange
- Carton of juice

Super salad wrap

1. Lay the tortilla out flat on a board, spread the hummus on the bottom third and put the lettuce on top. Arrange the carrot, cucumber top of the lettuce. Sprinkle on the cheese.
2. Fold the bottom of the wrap up just over the filling, fold the sides in and then roll the wrap the rest of the way up. Cut in half or into pieces. Either put straight into a lunchbox or if halved, wrap first.

Ham salad flatbread

1. Lay the flatbread out flat on a board, spread the hummus salad cream/mayo on the other and put the ham on top of one side. Arrange the carrot, cucumber on top of the flatbread.
2. Fold the flatbread.



By **Fiona McLellan, Benefits & Money Advisor**

Fi's Finance Tips

Get to grips with what you are spending

The first step to managing your money and making ends meet is to work out your budget – not as daunting as it sounds. It is important to calculate what you have coming in and what is going out and when. This will highlight any savings you can make, as well as showing if you are living to your means.

Over the course of a month, make a note of everything you spend your money on, or get your latest bank statement if you do all of your spending on a card. Using this information you can then complete a budget sheet (there are forms online you can use).

Your budget will give you a clearer picture of where your money is going and you can identify where potential savings can be made.

When deciding where savings can be made it is helpful to look at price comparison sites for better deals on your bills. It might be worth contacting your current utilities supplier to see if you can negotiate a better price.

Make sure you also check out other regular spending - for example, that £3 on a Starbucks will soon add up!

Struggling to pay your water bill?

Welsh Water offer several schemes to assist people with paying their water bills and water debt with them:

- 1. Help U** is for people receiving a means tested benefit. The income threshold differs depending on the number of people in the household.
- 2. Watersure Wales** is for large families or those with health conditions.
- 3. Customer Assistance Fund** is a scheme for those with arrears. If you pay your current charges for 6 months they will pay off half of your arrears. If you then pay for a further 6 months they will pay off the remaining balance of your arrears.
- 4. Water Direct** – if in receipt of benefits you can apply to have costs deducted from your benefits and they will offer a reduction on the bill.

For more information visit **www.dwrcymru.com/en/My-Account/Help-Paying-My-Water-Bill** or contact a member of the Money Wise team.

CHRISTMAS IS LOOMING - oh yes it is!

It might only be October and the children have recently returned to school and dare I say it, it's 2 months until Christmas! So now is the perfect time to start planning, as we know only too well how stressful and expensive this time of year can be.

So why not shop savvy - instead of doing one big food shop just before Christmas, start buying non-perishable items now.

Every time you do a big shop, pick up an item for Christmas. The supermarkets are already stocking their shelves with Christmas goodies and you can often find a bargain. Just make sure you hide them away, we all know how tempting that tin of Quality Street hidden away can be! You will benefit in the long run when you don't have to spend so much money in December.

REMINDER!

Free School Meals

Children whose parents/carers receive one of the means tested benefits (listed previously) may be entitled to receive free school meals in schools maintained by the Council.

How do I apply?

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

School Uniform

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

- Started reception class in primary school
- Started year seven in secondary school
- Aged four or eleven 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**.

Gain new skills and help

...Just two of the massive benefits you can enjoy by signing up to volunteering or a work placement. No brainer eh?



By **Helen Brooks, Journey to Work Officer**

So, what exactly are the benefits and how can the Work & Skills Wise and Journey 2 Work teams help? Volunteering is where you can give your time for free to help projects in and around your local community and a work placement is where you give your services free of charge in order to develop or maintain your skills.

Some of the benefits of volunteering or a work placement may include:

- **Keeping your skills fresh**
- **Developing new skills and experience**
- **Increasing your confidence levels**
- **Gaining references**
- **Socialising - making new friends and contacts**
- **Good for your mind and body**
- **Giving a sense of purpose**

What do you want to do?

Before you start a placement it's good to have an idea of what you hope to get out of it, this will then help narrow down your search. If you're donating your valuable time it is important you enjoy and benefit from what you are doing.

For example, do you want to...

- Help improve where you live?
- Meet people who are different from you?
- Try something new?
- Do something with your spare time?
- See a different way of life and new places?
- Have a go at the type of work you might want to do as a full-time job?
- Do more with your interests and hobbies?
- Do something you're good at?

Help your community!

Get in touch

Work & Skills Wise

Helena Smith & Catherine Murray

WSW@monmouthshirehousing.co.uk

Journey 2 Work

Helen Brookes & Tim Monckton

J2W@monmouthshirehousing.co.uk

Or call the team on
01495 745769

Can a placement lead to paid employment?

Volunteering can definitely help you get a job, the experience you gain through volunteering will really help when you come to complete job applications and interviews. You may not get the first job you apply for, but you will be on the road to getting paid work. The organisation that you are volunteering or completing a work placement with may open up their internal vacancies to you, further opening up your options.

I have limited mobility or health conditions

– can I still volunteer or complete a work placement?

This may be due to a lack of transport, time constraints, a disability or other reasons. Many people prefer to volunteer via phone or computer. We can help you explore home-based opportunities, but it is important to ensure you are getting enough social contact and that you benefit from the placement.

Getting started

Your dedicated Work and Skills Wise or Journey 2 Work advisor can support you to identify and arrange a placement in your area of interest and support you along your journey.

As a housing association, MHA has a range of opportunities and can offer experience in administration, customer service, property maintenance and community engagement projects. We work closely with other industries and can act as a brokering agency if other sectors are more appealing.

We will also work with your work coach to ensure that a placement fits within your benefit requirements and make sure these are communicated to you.

To help you along your way, we will also cover your transport costs and any out of pocket expenses you incur.

Making the right employment connections



By **Claire Osman, Inclusion Manager**

MHA's Employment and Skills Fayres this year have again been a real success. Together with our partners, we have helped connect and support many people seeking employment and training into work.

Our Work and Skills Wise team worked in close partnership with Job Centre Plus to deliver two annual Employment and Skills Fayres; one in Caldicot in July and one in Abergavenny held in September.

The Employment and Skills Fayre is a great way for local companies to promote their employment opportunities, as well as volunteer work placements, which are a fantastic way to get that all important work experience! Staff from our very own Work and Skills Wise team and Journey 2 Work project were also on hand giving lots of helpful advice.

At the most recent Employment and Skills Fayre in Abergavenny there were 32 exhibitors with vacancies from a range of sectors including; care, teaching, armed force, local authority, production, warehouse and driving. Even major employers SA Brains Hospitality and EE were both there looking to recruit into roles!

One customer said:

"It was very good to see the companies that were recruiting, for roles that I had not thought about before".

Help to Claim Universal Credit

As well as having access to Monmouthshire Housing's Money and Benefit Advisors and Income Officers for help with your Universal Credit (UC) claim, there is additional help available through the Department for Work and Pensions (DWP). This service is called 'Help to Claim' and is provided through Citizens Advice on behalf of the DWP.

It is a free, independent and confidential service which can help with all aspects of making a claim from application to first payment.

Whether you are looking to enter self-employment, are a young person just starting their working life, looking to upskill or anything inbetween, a range of support is on hand to start you on your own journey into employment.

This year's **Employment and Skills Fayres** had high numbers of job seekers, in Caldicot we met **127** people and in Abergavenny **187!**

Keep your eyes peeled for next year's dates or if you need any support before then please contact the Work & Skills team.

How to access:

Call the helpline: **0800 0241220**

Go online: **www.citizensadvice.org.uk/benefits/universal-credit/claiming/helptoclaim**

Advisors are available from 8am to 6pm.

UC *Universal Credit*

Victoria nails a new career

Victoria Donaldson has been an MHA tenant for the last two years, following a successful 'Homeswap' from nearby Catbrook to tantalising Tintern.

 @WyeValleyBeauty

 WyeValleyBeauty

E: wyevalleybeauty@gmail.com

T: 07506 064770



By **Vicki Smith, Senior Marketing & Comms Officer**



WYE VALLEY
BEAUTY

At the time of the move, Victoria was a full time mum to Angel and Mia and 24 hour carer for her terminally ill husband Kevin; a former paratrooper who had suffered with mental health issues and liver failure for the last 10 years of his life, sadly losing his battle in 2018.

The last two years have been extremely tough for Victoria, her priority has been supporting her daughters through the loss of their beloved father and navigating her way through the financial maze, now that her Carers Allowance and associated benefits had ceased.

It became quickly apparent to Victoria that she needed both an income and a focus. Having no specific trade or skills as such, she had only worked for short pockets throughout her life, as she had also been a carer for her parents as well as being a full time mum.

Victoria had always had a passion for nails, so pursuing a career in the beauty industry seemed an obvious choice, so she contacted MHA to ask for permission to run a business from her home and got the thumbs up.

Next she approached the Job Centre to talk about her aspirations and they found and funded a suitable manicure/pedicure course run in Whitchurch, Cardiff by Nail Divas.

She is now the proud owner of a Diploma in Acrylic Nails and Gel Polish and has since expanded her skills to include eyebrow tinting, waxing and spray tanning. She is increasing her repertoire even further as her mother is paying for her to train in Indian head massage as an early Christmas present.

Once Victoria gained her qualification she applied to MHA for a bursary grant, which she was awarded, enabling her to buy her glitzy salon chair and apply for the formal 'legal development certificate' from the local authority.

She also tapped into MHA's 'laptop scheme', so has a laptop to enable her to produce her tax returns, business plan and stock control.

MHA also funded her 12-week computer course at the adult education centre.

Victoria also attended a Business Wales course which she found really useful, teaching her all aspects of running your own business.

With no current beauty salons in Tintern and its surrounding villages, Victoria aspires to position herself as the go to beautician.

She is already incredibly marketing savvy; she is slowly building up her client base, starting with family, friends and creating a presence on Instagram and Facebook.

She plans to go along to local wedding fayres, yoga retreats and contact her local chiropodist to create awareness of her new business.

Victoria has transformed her spare downstairs room into her 'salon' and the adjacent wet room has been turned into her 'spray tan room'. The classy décor has been done by her own fair hands including wallpapering and painting the floor.

Victoria aims to launch Wye Valley Beauty before Christmas so she can take advantage of the 'Christmas nails' trade.

Her ultimate goal is to "acquire a shop front on the main strip in Tintern within the next 3-5 years."

Victoria also spoke positively about Universal Credit and how it 'works really well' with her employment situation as she would not have been able to go from Job Seekers Allowance straight to being self employed and have financial stability for her family.

Cooking



By **Vicky Ferris,**
Marketing &
Comms Officer

Now the winter nights are drawing in, it's out with the salads and in with the hearty one pot meals. Cooking nutritious family meals doesn't need to be expensive or time consuming, with a little planning you can hopefully keep every member of the family happy at dinner time.

Go on unleash your inner Nigella Lawsson or Jamie Oliver!

Vicky Ferris in our Communications team, shares some of her favourites. Why not give them a try we'd love to know how you get on!

Why not share your menu ideas with us on social media:
#MHAcokingonabudget



Chicken Curry

4 portions: Cost per person: £1.89

Ingredients

- 200g diced chicken
- 2 garlic cloves
- 1 onion, finely chopped
- 1 tbsp curry powder
- 1 pepper, finely chopped
- 400g tin of chopped tomatoes
- 1 carrot
- 1 tbsp tomato purée
- Mushrooms
- 130g brown basmati rice, uncooked

Method

1. Chop the chicken into 2cm cubes.
2. Brown the chicken in a pan over a low heat. Add the onion and cook for 5 minutes, stirring occasionally.
3. Add the chopped pepper, carrot, mushroom and garlic, and cook for 5 minutes, stirring often to stop it from sticking. Add a little water if necessary.
4. Add the curry powder and stir well to mix.
5. Add tomatoes and tomato purée. Simmer gently for 20 minutes, adding more water if necessary.
6. Cook rice according to the packet instructions and serve.

on a budget



Hearty Vegetable Soup

4 portions: Cost per person £1.60

Ingredients

- ½ tbsp vegetable oil
- 1 medium onion, sliced
- 2 small carrots, sliced
- 3 celery sticks, sliced
- 400g tin of chopped tomatoes
- 80g green beans
- 1½ tbsp tomato purée
- 1 leek, sliced
- 80g frozen peas
- 50g dried wholewheat pasta
- 1 litre boiling water
- pepper to taste
- 1½ tsp dried herbs

Method

1. Heat the oil in a large pan, add the onions, carrots, leeks and celery, and fry until sizzling. Lower the heat, cover and cook gently for 5 minutes, stirring occasionally if needed.
2. Add the tin of tomatoes, water, tomato purée, green beans and frozen peas. Raise the heat to maximum. Bring to the boil and add the pasta, herbs and pepper.
3. Lower the heat and simmer for 15 minutes or until the pasta's cooked, stirring frequently to make sure the pasta doesn't stick.



Mediterranean Beef Pasta

4 portions: Cost per person: £1.90

Ingredients

- 225g lean beef, cut into strips
- 200g dry wholewheat pasta
- 1 garlic clove, crushed
- 1 red pepper, sliced
- 1 courgette, chopped
- 100g mushrooms, sliced
- 225g can of chopped tomatoes
- 1 tbsp tomato ketchup

Method

1. In a saucepan or wok, fry the meat and garlic for 4 to 5 minutes, until browned. You shouldn't need any oil.
2. Add the pepper, courgette and mushrooms, and stir-fry for 2 minutes. Stir in the chopped tomatoes, ketchup and herbs, and season to taste. Bring to the boil and simmer for 5 minutes.
3. Cook the pasta according to the packet instructions. Drain it and stir into the sauce.

DON'T BE FOOLED

BE SCAM SAVVY!



By **Vicki Smith, Senior Marketing & Comms Officer**

Unscrupulous individuals preying on the elderly and most vulnerable continues to be a massive problem in society, here we'll help you spot and avoid the three main types of scams...

Pension scams

People over 55 have greater access than ever to their pension pots and many criminals are just waiting to take advantage of this.

Fraudsters will try different ways to persuade you to part with your pension cash - from promising opportunities too good to be true, to giving you false information.

Some of their tactics might include:

- Contacting you out of the blue
- Offering high returns from overseas investments or new investments
- Offering a 'loan', 'saving advance' or 'cashback' from your pension
- Suggest you put all your money in a single investment
- Say they'll help you access your pension pot before the age of 55
- Pressurising you into making a decision quickly
- Only having a mobile phone number or PO box address as contact details.

Nuisance calls about pensions are illegal. If you receive a cold call about your pension, report it to the Information Commissioner's Office on **0303 123 1113**.

Doorstep scams

Doorstep scams take place when someone comes to your door and tries to scam you out of your money, or tries to gain access to your home.

Scammers aren't always pushy and persuasive, they may seem polite or friendly – so be aware, especially if you live on your own! It can be easy to fall victim, but you can be scam savvy if you know what to look out for.

There are many different types of doorstep scams including:

- **Rogue traders:** A cold-caller may offer you a service you don't need.
- **Bogus officials:** People claim to be from a utility company as a way of gaining access to your home. Always check ID.
- **Fake charity collections:** Charities will have a charity number that can be checked on the Charity Commission website.



SCAM ALERT

- **Made-up consumer surveys:** Some scammers ask you to complete a survey so they can get hold of your personal details.
- **Hard luck stories:** Be aware of a stranger asking you to help them out with cash, to use your telephone or claiming they're feeling unwell.

Postal scams

Postal scams can include:

- **Lotteries and prize draws:** You may receive a letter congratulating you on winning a cash prize, but you won't receive any prize.
- **Psychics and clairvoyants:** Receiving a letter claiming to have seen into your future and ask for money to disclose what it is - this is a scam.
- **Pyramid schemes:** These take the form of chain letters or investment schemes. You may be encouraged to ask others to join. Don't join the scheme - if it seems too good to be true, it probably is.

Unclaimed inheritance

You may receive a letter addressed to you, which tells you someone has left you money in their will. These letters can appear genuine, but are scams.

Universal Credit Scams

Fraudsters often pretend to be officials offering a government grant or loan and then use their victim's identity to make a bogus claim for Universal Credit and an online request for an Advance Payment. The fraudsters then keep a substantial amount of the advance for themselves. Often, the victim only becomes aware of what has really happened when their legacy benefits stop and they find they are now a Universal Credit claimant with a large advance to repay which they did not receive. Make sure you do not fill in any online forms for 'free grants' or if anybody knocks on your door wanting to discuss UC - always ask to see their MHA identification.

If you have received scam mail, talk about it with someone you trust such as a friend or family member, or call Age UK Advice on **0800 169 65 65** or visit **www.ageuk.org.uk**



By **Jonathan Tumelty, Head of Neighbourhoods**



Our approach to **Inc**

Providing high quality homes and services is what MHA is all about. We regularly review our services to make sure they meet our high standards and provide excellent value and we will shortly be reviewing our approach to Income Management.

We last reviewed the service in 2015 and through consultation with staff, tenants and other key stakeholders we restructured our services to ensure we provided a more focused approach to the collection of rent and other debts, whilst making it easier for tenants and other residents to contact us to discuss their finances.

Since then we have seen the commencement of Universal Credit. Across Wales we have seen 100,000 claimants so far, with this number projected to rise to over 500,000 once all those eligible have moved over to the new system. At MHA we have around 500 of our tenants who have moved onto this new benefit, with this number moving to around 1500 over the next few years as a result of new claims or changes in their circumstances.



Income Management

The review presents a real opportunity to revisit our approach to a range of financial activities primarily based around how we engage with tenants and residents who use our services. We will be exploring a wide range of factors linked to our policies, procedures, practices and culture; from the ways in which people can access their balances and make payments to when and where we can aid and intervene to prevent debt and eviction into homelessness.

Ultimately our approach to income collection rests on our understanding of people using our services and our ability to build a successful relationship with them.

To do this we need your feedback.

If you have experience of claiming Universal Credit, have paid for any of our services or have views on how we could improve our approach to income collection and would like to share them with us, please contact Emily Townsend (Housing Projects Officer) on **01495 761015** or alternatively at **emily.townsend@monmouthshirehousing.co.uk**



Changes to **concessionary bus passes in Wales**

If you're a user of the concessionary bus pass scheme around Wales, an important change is coming which you need to be aware of.

- All current bus passes (older and disabled people) will expire on 31st December 2019.
- Transport for Wales have announced that New-style 'Concessionary Travel Cards' will be coming in as a replacement.
- Cardholders need to apply for their new-style card before the expiry date.

To renew your card please visit **www.tfw.wales/travelcards** and select '60 and Over' or 'Disabled' then 'Replace an old-style card'.

If you are applying for a new card please also visit **www.tfw.wales/travelcards** to apply.

Applying for a new bus pass has to be done online. If you have any problems with applying for your card online, please call **0300 303 4240**.

Bus users are advised by Transport for Wales not to panic, but to apply for their new-style card in plenty of time before the end of the year to ensure they can continue to receive the benefits of concessionary travel.

The old-style cards will not be recognised by electronic readers on buses in the new year.

The new cards offer the same free travel rights and benefits as the current cards and are designed so "they can work as part of an integrated travel network in the future."



Be a **star payer** this Christmas

There is no doubt Christmas is an expensive time, with buying Christmas presents, sending cards and having that show stopping Christmas tree.

Don't forget to put **paying rent** at the top of your Christmas to do list!

The best way to check when you should get your payment is by logging on to your journal and checking the payment screen. Your payment date will then go back to normal in January.

If you're struggling to pay your rent, talk to us. MHA is a rent first organisation and we will be able to support you. Call your Income Officer on **01495 761 016**.



By **Vicky Ferris, Marketing & Comms Officer**

Out & About with the Grandparents

Monmouthshire is such a beautiful county, we are spoilt for choice for places to go, here are a few of our faves...

Wye Valley Woodlands Whitestone, near Chepstow

www.naturalresources.wales/days-out/places-to-visit/south-east-wales/whitestone

The Wye Valley Woodlands are some of the most scenic in the area and located in an area of outstanding natural beauty. With a choice of two walks, both taking in three historic viewpoints overlooking the Wye gorge and river both offering breath-taking views. Take a packed lunch and enjoy the view and large grassy play area next to the FREE car park.

Caerwent Roman Town Caerwent, Caldicot

All year round 10am – 4pm (Free entry)
www.cadw.gov.wales/visit/places-to-visit/caerwent-roman-town#overview

Learn all about the Romans and get a glimpse at a Roman market town and see the impressive fourth century walls which are still standing, Romano-British temple and evacuated houses.

Raglan Park Farm Chepstow Road, Raglan

www.raglanfarmpark.com

All weather fun including animals to see and feed, soft play area, bouncy castles, trampolines, food shack and much much more. Something to keep everyone in the family entertained!

Adult - £6, Children - £5 (Children under 3 go free), Family (4 or more) - £5 per person, Seniors - £4, Carers with relevant ID - Free

Magor Marsh, Magor

All year round (Free entry)

www.gwentwildlife.org/reserves/magor-marsh-sssi

One of Gwent Wildlife Trusts nature reserves. Magor Marsh is perfect for keen walkers, bird spotters and those just wanting to be inspired by nature.

We would love to hear your favourite places to go!

#outandabout

Dates For Your Diary

Get into the Christmas Spirit

Abergavenny Christmas Lights Switch On

21st November

Free entry

See the Christmas lights get turned on at 6pm, join the lantern procession, see Father Christmas on his sleigh and enjoy the music and street market in the Market Hall.

Usk Christmas Festival

Twyn Square, Usk

30th Nov & 1st Dec

Free entry

Get into the Christmas spirit with craft stalls, food & drink and entertainment in Twyn Square and Father Christmas Reindeer parade through the town on the Sunday.

Christmas Trail

Chepstow Castle

21 Dec - 5 Jan, 10am - 4pm

Normal entry cost

Follow the leisure fun around the castle.

Monmouth Christmas Lantern Parade

Chepstow Castle

6 Dec, 6pm

Free entry

Gather at Mono Bridge for 6pm and join hundreds of people, carrying your lantern creation.

CHRISTMAS TIPS

Christmas will soon be here and we all know how easy it is to overspend. Avoid a Christmas debt hangover with these top tips.

- 1. Budget** - Decide your budget for Christmas including food, gifts and events and stick to it!
- 2. Plan** - Plan what gifts you are going to buy and who they are for before you shop. This way you can buy throughout the year to help spread the cost of Christmas.
- 3. Look online** - Make sure you are getting the best deal and check online for cheaper options.
- 4. Make some extra cash** - have a de-clutter and sell any unwanted items on Ebay, Facebook, Depop etc...
- 5. Cashback** - Don't forget cashback websites such as Quidco.com when you are buying gifts online and receive a percentage of the purchase price paid directly back into your bank account.
- 6. Pre-book your delivery** - Consider booking a slot early online and have your food shopping delivered. This way you can control your budget and won't be tempted to pick up extras.

Moneysavers Tips for carers

With the number of adult carers rising by a third to nearly 9 million in the UK, unpaid carers looking after loved ones living with an illness, disability, mental health condition or as they grow older are seven times more likely to be lonely compared with the general public.

Not having enough time or money to participate in leisure activities, as well as the stigma of being a carer, means one in three unpaid carers (35%) are often lonely, compared with just one in twenty (5%) of the general population.

Money Matters has pulled together info on some of the discount cards available...

CarerSmart benefit card

CarerSmart is a club from Carers Trust, the UK's largest carers charity offering benefits and discounts to carers and people with care needs.

Joining is easy and free, once you're a member, you can benefit from a wide range of offers including:

- Cash back on shopping from numerous high street retailers.
- Best rates from energy providers.
- Reductions on insurance renewals.
- Discounts on holidays and travel arrangements.
- Reduced price lifestyle activities.
- Free legal advice services.

Visit www.carersmart.org for more info.

Cinema CEA card

This is an annual card you pay for that gets a carer a free ticket when they accompany the person they care for.

Visit www.CEAcard.co.uk for more info.

Max card

This is the UK's leading discount card for looked after children, children with complex needs, their friends and family. Families can use their Max Card at venues across the UK, including Butlins, Alton Towners, Go Ape, to name a few, to get free or discounted admission.

Visit www.mymaxcard.co.uk to find out how you can apply and where it can be used.

The National Trust Essential Companion card

This card makes it simple to bring one or two carers or companions with you, free of charge. Just show the card when you arrive and your carer/companion won't need to pay an entry fee. If you are not a National Trust member, you will still need to pay for your own entry.

Visit www.nationaltrust.org.uk or ring **0344 800 1895** to order your pass or card.

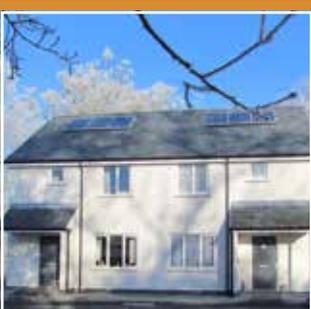


HomeSwapper

The easy way to mutually exchange!

Is 'bedroom tax' affecting you, causing financial difficulties? Look on Homeswapper to swap to a smaller home to avoid the unwanted 'bedroom tax'.

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

	<p>Grove Avenue, Llanfoist / Abergavenny Property: 2 Bed Apartment Tenancy type: Assured Rent per wk: £97.60</p>		<p>Blethyn Close, Shirenewton/ Chepstow Property: 3 Bed House Tenancy type: Assured Rent per wk: £102.05</p>
	<p>Charles Road, Dingestow Property: 2 Bed Bungalow Tenancy type: Enhanced Assured Rent per wk: £97.59</p>		<p>Gwent Road, Mardy/ Abergavenny Property: 3 Bed House Tenancy type: Assured Rent per wk: £106.00</p>
	<p>Oakley Way, Caldicot Property: 2 Bed Apartment Tenancy type: Assured Rent per wk: £104.00</p>		<p>Poorscript Lane, Grosmont Property: 3 Bed House Tenancy type: Enhanced Assured Rent pr wk: £110.51</p>
	<p>Western Avenue, Bulwark/ Chepstow Property: 2 Bed House Tenancy type: Assured Rent per wk: £96.00</p>		<p>Bersondy, Raglan Property: 2 Bed House Tenancy type: Assured Rent per wk: £104.64</p>

The above property details were correct at time of print.



WOOHOO...

...buying a lovely new
home in Monmouthshire
can be your reality!

Through the **Homebuy**
shared equity scheme
you can buy a beautiful
new £205,000 house **for**
as little as £102,500*

You will...

- Pay a smaller deposit
- Have more affordable monthly mortgage payments
- Have absolutely no rent to pay

Perfect for first time buyers and people looking to re-enter the property market.

Available for Reservation NOW

We have **three** stunning new **2 bedroom 'Denford' housetypes** and only **one 3 bedroom 'Easedale' housetype** available for reservation at Kings Wood Gate, Monmouth.

Visit www.mhahomes.co.uk/kingswoodgate to find out more.

Coming next year

2 and 3 bedroom houses at Dingestow, Monmouth

If you, or anybody you know are interested in finding out more, call our friendly team on **0333 207 9000**

All purchasers will need to register on www.monmouthshirehomesearch.co.uk



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monmouthshire
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Capsel are the trading arm of **Monmouthshire Housing Association**, and administer the Homebuy scheme on their behalf.

*terms and conditions apply, prices used for guidance only