

SPECIAL
EDITION

In It
Together

Inside:

Money tips

Employment help

What you've been up to

Plus much more!



"Working together to build our community"

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If you would like this Newsletter in a different format (e.g. large print, electronically, etc.) or in Welsh please contact

Hannah Thompson on **01495 767177** or email
hannah.thompson@monmouthshirehousing.co.uk



Dear all,

I hope this newsletter finds you, your family and your friends in good health. We are in the middle of an experience that we will speak about for the rest of our lives and we have learned many valuable lessons.

Here at MHA we have totally changed the way we work, in March we closed our offices and started new ways to deliver services. Outside of our repairs service which of course can only be done in your homes, you will have noticed that we are doing far more work via the telephone and on-line. This is not temporary, this is how we will continue to operate going into the future. Staff are now comfortable and effective at delivering services in this way and you should be able to carry out your business with us as before without any dilution in quality.

I am extremely proud of the way our staff and communities have reacted to the crisis. Transmission rates in our communities has been

very low. We have operated at all times with your welfare first and foremost in our minds. We have contacted every tenant, supported far more than usual, had people out and about every day and have quickly cleared our repairs backlog where it has been safe to do so. We have kept your debts to a minimum with your help and recommenced lettings which are now fully up to speed.

MHA are here to help you and by working with us and being respectful of your community we can keep everyone as safe as possible in the circumstances.

Finally, our thoughts and prayers go out to all who have lost someone special and I would like to thank each and every one of you for your cooperation in the last few months, it has made a huge difference

John Keegan
Chief Executive

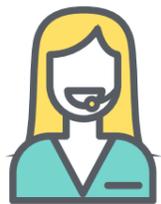
Finding a New Normal

It may not be business as usual but we are continuing to find ways to make this **MHA Community** stronger than ever. **Over the last few months we have...**



3,586

Calls made to our most vulnerable tenants.



579

Ongoing weekly welfare calls from us to our tenants.



3,472

Repairs made, not including out of hours.

1,095

Safe, socially distanced emergency repairs completed.



1,667

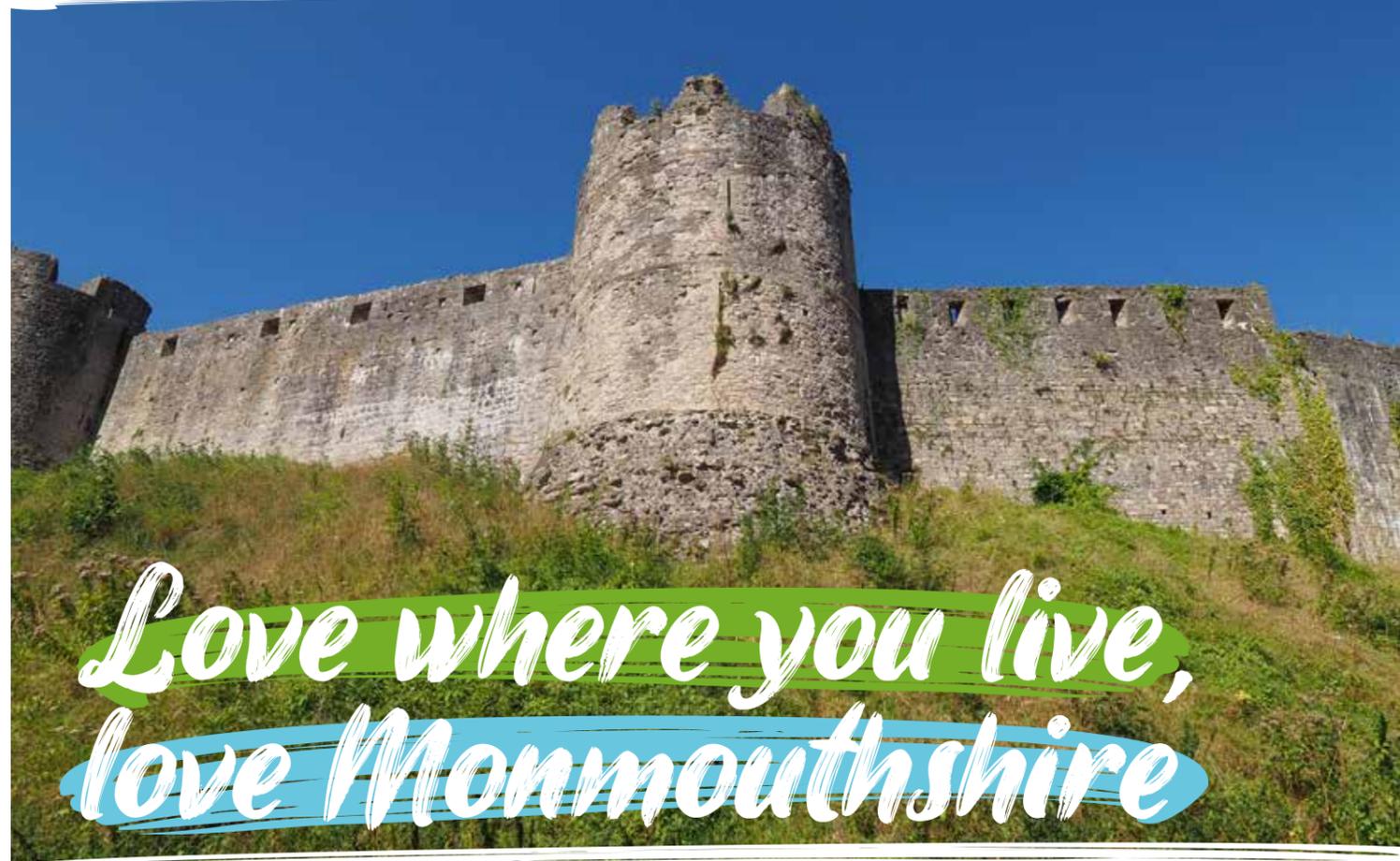
Gas safety checks made.



1 Community

Thank you for working with us to make this new normal a little easier!

STAY APART | STAY SAFE | STAY SUPPORTED



*Love where you live,
love Monmouthshire*

With much of the last few months spent at home in Monmouthshire, have you made the most of where you live? With so much on our doorstep we are lucky to live in the land of castles, rivers, canals and mountains. Take a short walk, a long walk or a walk to the pub. Cycle with friends or escape on your own, the paths are waiting. From stargazing to tractor spotting, with a little retail therapy thrown in, we are looking at a new future for us all but we are grateful to be in Monmouthshire.

Inspiration for things to do...
www.visitmonmouthshire.com

For all things Monmouthshire...
www.monmouthshire.gov.uk

Don't forget, for all things MHA...
www.monmouthshirehousing.co.uk

Life in LOCKDOWN

With the world on pause and everyone told to stay home and slow down, how has lockdown affected you? We asked a few of our tenants about their experiences...



Living in a smaller world

Kyle has found that the world has become a smaller place, not being able to attend University he has still been able to get online and in any one day he can be speaking to people from Scotland to Morocco.

Participating in the MHA virtual courses in crochet and sign language has enabled him to continue his personal development and keep his mind busy. Looking ahead to a time when he can go back to University he is looking forward to face to face interactions.

“*Lockdown has made me want to join in the conversations about the things that matter, being online has allowed me to do just this... although I do miss a hug!*”

Kyle Elbridge, Mardy



A new home for a new normal

A move to a new area can be hard,

Katie has found that Monmouthshire really is a wonderful place full of wonderful people. When she could no longer get to the shop the local pub delivered an organic veg box and she has been attending virtual parties through the church and online MHA groups.

With her daughter starting nursery in September Katie has embraced the outdoor life and is discovering all the wonderful walks her new area has to offer as well as enjoying taking time to read and make use of the library's online book service.

“*This move was great for us, we are loving our daily walks and the slower pace of life.*”

Katie, Monmouthshire



A Garden Escape

Bethan, along with her husband and two young daughters have been spending their time together at home and revamping their garden.

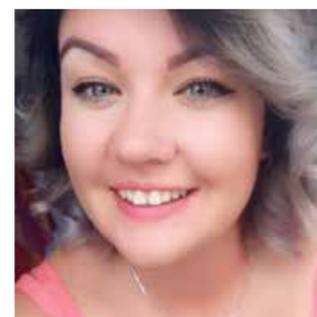
Routine has been swapped for DIY and decorating, sunflower growing, and home-schooling. She has also used this time to not only improve her garden but to broaden her learning by attending our very popular crochet and mindfulness virtual classes, she has been able to find a little time for herself amongst the busyness of lockdown life at home.

She, like many of us has

missed family and friends and is looking forward to getting back to some sort of normality with the added excitement of a zoo visit or two!

“*I enjoy the extra time we have gained during lockdown, my husband has really valued this time with our daughters.*”

Bethan Lancett, Abergavenny



Scones better than Padstow

Usually found running around after her young son when she was

not attending college, pre lockdown life for Fawn was busy with no time for herself or for pursuing new passions or interests. Feeling isolated at the beginning of the pandemic, Fawn was really grateful to occupy herself with a new vegan cooking class, run by our engagement team. This sparked something and was the start of Fawn's culinary adventure, with her dad announcing that her scones were in fact "better than the ones in Padstow".

“*After lockdown I don't think I will take the little things for granted anymore, I will also continue learning new skills and testing myself*”

Fawn Miller, Abergavenny



From caring for others to finding time for me

For many lockdown has been about taking a step back and enjoying a slower pace of life, however for Megan, who works in Nevill Hall for the NHS she has been as busy as ever.

To continue looking after everyone the way she has been doing Megan realised that she must take a step back and make a little time for herself. She and her husband have reinstated the 'kids in bed date night' - time to be together without the interruptions of her boys, along with this Megan has also taken part in MHA's mindfulness course

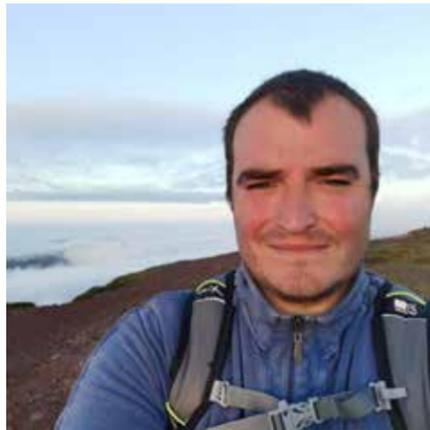
meaning she got her first good night's sleep in a long time.

“*Although it has been a difficult time, I am very grateful that I have been able to take a bit of time for myself and I am really looking forward to a trip to the beach with my boys very soon.*”

Megan Davies, Abergavenny

Meet the Team

Over the next few weeks and months whilst we adapt to a new way of working you will get to see a few more of the MHA family, here are a few of the friendly faces you may have seen already...



Steven Mills

Job Title: Development Officer, Dads Can Cymru

Job Role: Supporting dads to overcome challenges they may be facing in their lives such as contact with children, employment, and housing.



I enjoy the variety, working with men of all ages and backgrounds who all share the duty of being a father. It's challenging but I have opportunities to learn."



Greg Thomas

Job Title: Carpenter

Job Role: Working on the responsive repairs team.



I love that every day is different and I enjoy interacting with the tenants."



Jessie O'Connell

Job Title: Income Officer

Job Role: Dealing with rent arrears, ensuring tenants can sustain their tenancies through paying their rent on time and consistently, empowering tenants to maximise their income.



I absolutely love working with people whether that's tenants or staff, I love to feel helpful and that I have achieved something in my day to day work."



Stacey Duggan

Job Title: Income Officer

Job Role: To recover and provide support for rental income in order to ensure tenants can pay their rent and sustain their tenancies.



I get such job satisfaction when I have worked with a tenant in rent debt and I witness a transformation. This is what working in housing means to me."



Craig Carter

Job Title: Heating Engineer

Job Role: Visiting tenants properties to inspect, maintain, install heating and hot water systems. Making sure the tenants are safe year on year as well as keeping MHA properties up to date.



I enjoy working with renewable energy. I like learning about new technology that can help our planet be greener and putting it into practice."

Making MHA Future fit for us, and for you...

To make sure we can continue to be the best we can, we are making some changes to the way we set up our Management Board.

What does a Board do?

The role of the Board is to provide leadership to the company and to deliver shareholder value over the long term, to make sure that you, as tenants are kept at the forefront of all decisions and that your needs are met. The Board sets the Company's values and standards, making sure that they align with its strategic aims and help to form and continue with a future direction for the company.

Why the change?

It is very important that we have a Board fit for purpose so MHA can deliver homes of the highest quality and continue to deliver an excellent service for you.

Our board members have responsibility for the highest level of decision making at MHA. We have conducted a full review, where we studied other organisations and sought expert advice, concluding that we needed to change the set-up of the MHA Board.

The main reasons for changing are:

- To improve Board Member attendance at meetings so there are no hold ups in getting things done, to be more proactive for you
- To manage the risks more effectively with experts in specific areas who can advise on the best course of action for the business
- To have greater challenge on important issues so we can be sure we are making the right decisions, you and the new Community Voice Committee will be key to ensure this accountability
- To add to the current skills around the table, as we explore new opportunities

When and what will this look like?

Having the right people in the right positions is key.

From November 2020, our Board will change from having voluntary members, to paid members with a range of specific, vital skills required to tackle issues that are relevant to a Housing Association.

What can you do?

With a change to the current structure we have made sure that your voices will still be heard. The Community Voice Committee has been established as a group where you, as tenants can join and put forward your ideas. You are the heart of the MHA communities and we feel that it is just as important that the board answers to you too. As part of the CVC you will be responsible for ensuring that the board meet the needs of our communities, for you and your neighbours.

Visit our website for more information.

Your **Home**
Your **Neighbours**
Your **Community**
Your **Voice**

Would you like to shape the world in which you live, discuss and challenge what matters in your community, be a voice for you and your neighbours to make sure MHA continue to put you first?

Have your say on how Monmouthshire Housing should be listening to you, join the **Community Voice Committee** and help us grow, to become a better business and a stronger part of your community.

Contact the Governance Team on **01495 745762** for more information on how to get involved.

Put a pin in it...

Pension Credit...

Extra money for pensioners to bring your weekly income up to a minimum amount. Am I getting what I am entitled too?

Call MHA to check...
0345 677 2277

TV Licence...

Over 75? I am not eligible for a free licence anymore unless on pension credit. For more information on Pension Credit, to use the free online calculator, visit www.gov.uk/pension-credit-calculator to check your eligibility or to claim, visit **GOV.UK**

Looking out for each other

When lockdown was announced, people over 70 or in a vulnerable category were told to stay at home, some even receiving sheltering letters from their Doctor's surgery to isolate.

It was in many cases, the oldest members of our community who were the hardest hit, day to day life and all the normal activities for them stopped, many unable to even go shopping. At a time of such uncertainty many said they felt like prisoners in their own homes.

We quickly responded by making telephone calls to all in our MHA community over 70 years of age, to make sure that they were firstly OK and secondly to see whether they had support from family or friends for the daily essentials like shopping and picking up prescriptions. In total over 1,770 phone calls were made, this time was also spent reinforcing links with Monmouthshire County Council who co-ordinated many of the newly formed Covid-19 community groups to make sure our tenants got the help and support they needed in this difficult and scary time.

Many of our team offered to undertake the collection and delivery of essential food and medication. In total over 70 tenants were helped in this way throughout the lockdown and many, many

more received weekly catch up telephone calls from our staff making sure you, our tenants were safe and well, having a friendly chat, easing fears and letting you know that you were not alone and there was help if needed just a phone call away.

Many of our team were redeployed to make these welfare calls, Hannah Thompson who is usually on our communications team, recalls a conversation she had with one gentleman:

“He was very upbeat, he said he had food, a TV and his neighbours if he needed help. It made me feel better about the situation! If he could do it, so could I.”

Hannah, MHA

“After losing my wife to covid-19, the weekly welfare calls I received from MHA were much appreciated. Clare and Fiona have been wonderful and helped me get through some pretty dark times. Their calls were something I looked forward to every week. They even helped me sort out my finances, so I could adjust to loss of family income. I have to say I huge thank you to both ladies and MHA and hopefully I will be able to keep moving forward slowly and adjust to my new independent life.”

Anon

Useful numbers -

Cut me out put me on the fridge...

MHA customer services:
0345 677 2277

MHA Emergency repair:
0800 980 7751

MHA to report any anti-social behaviour:
0345 677 2277

MHA MoneyWise team:
01495 745769

NHS helpline: **111**

Monmouthshire County Council:
01633 644644



A VIRTUAL World

When we were all told to stay at home we wanted to make sure that we could still continue to connect with you. A big thank you to our Engagement team for thinking outside the box and creating these amazing virtual classes. Email carol.smith@monmouthshirehousing.co.uk or clare.evans@monmouthshirehousing.co.uk today to get involved.

Mindfulness

Our Mindfulness classes ran twice a week for six weeks, providing a safe space online that tenants could come together and gain insight into Mindfulness and wellbeing, to learn practical techniques to adapt into their everyday life, and to help remain calm in the current challenging times. Each session ended with guided meditation that assisted many that have had trouble sleeping to get a good night's sleep.



I have really enjoyed the Mindfulness Sessions. I feel calmer and more relaxed in the day and I am sleeping through the night for the first time in months."

Walking Group

An MHA walking group had been established prior to COVID-19 and met each week. Those who were taking part expressed how much they were missing getting together and getting out for a walk, which is why, the Virtual Walking Group was born. We are hoping it will encourage others to continue to take part in a healthy walk at least once a week, finding new walks in Monmouthshire. That is, until we are all able to meet again in person.

Crochet

A tenant contacted us after seeing some crochet creations made in the Abergavenny Crochet group, asking if we could run an online crochet workshop, as they would love to learn a new skill. We were a bit dubious as to how this would work online but we gave it a go and it has been really successful. Tenants of all abilities join us on a Tuesday with their hooks and a cuppa and share what they have been making and teach each other different techniques.



I have always wanted to learn how to crochet. Being part of the group and getting some really helpful feedback from expert crochets has really helped me to learn this brilliant skill."

Sign Language

It's always good to communicate and at MHA we want our communities to all be able to greet each other. As some of our community members are deaf or hard of hearing they can often feel excluded from community events. So, with the help of Cwmbran Deaf Choir we have run two six week introduction to sign language courses and they have been a great success.

Lockdown Boxes

Working alongside the Working Families team and United Welsh Housing Association we were able to give a number of families their very own personal lockdown box which had their family names engraved upon them. The idea of this was to cherish and keep the memories, stories, pictures and crafts from lockdown in safekeeping, so, in a time when this pandemic is but a distant memory they can look back on their shared experiences fondly with their children.



Thank you for the memory lockdown box, a great idea for the children to store their memories during this difficult time"

Vegan Cooking

It was agreed that we would try out a 5 week online trial session in vegan cooking. This turned out to be a great experience, the group gained a better knowledge and understanding of what a Vegan diet consisted of and what health and nutritional benefits it has. We have all learnt so much from them and been surprised of what can actually be made from the ingredients involved.



Cooking has been fab and helped me to get more confident using fresh ingredients"



A top up for top dads...

Dads Can Cymru is a male support service which helps fathers and father figures overcome challenges such as low confidence, mental ill health, relationships, access to children and negative life choices, empowering dads to identify and resolve challenges. They operate across Monmouthshire and Newport, utilising a coaching and mentoring approach through 1-2-1 and group work sessions.

They have recently been awarded a Lottery Top Up Grant which will enable them to continue their invaluable work. **Dads Can Cymru** have always used a tailored approach when working with their dads and this has never been more needed than now. Due to COVID-19 many of these dads have new and often frustrating problems to overcome, from increased financial burdens and child access issues to less than ideal home-schooling situations and a lack of sufficient guidance and information.

The funds will enable Dads Can Cymru to:

- Recruit a part time Development Worker for 2 days a week for the next 20 weeks
- Provide Dads who are on our 'Working with Dads Toolkit' virtual course with a digital pack if they need it (this will include tablets and portable WIFI units)
- Home learning packs (stationary, craft packs)
- Furniture to enable home learning (tables, chairs)
- Emergency Fund of supermarket vouchers and utility top ups

Dads Can Cymru are committed to making a positive impact in these dads and their families lives, each dad has specific needs and requirements, this additional support will go a long way in helping them to be the best dads that they can be.



Families are having to adjust to a new way of living, however many families are also struggling with financial burdens that these changes bring. We are hoping that we can elevate these pressures for families across Monmouthshire and Newport with this new Grant".

Nadine, Dads Can Cymru



This organisation means so much to me. If it wasn't for Dads Can I wouldn't have anyone to talk to in confidence for support morally and emotionally."

Ben, Dad





Happy you, happy home

Now more than ever it is so important to make sure you look after both yourself and your environment, from taking time to make the bed to getting out for a brisk walk, our surroundings can have a huge impact on our mood and general wellbeing.

Looking after yourself can sometimes be at the bottom of the To-Do list but it shouldn't be! Take a little more time for yourself and make the most of your home and the beautiful area we live in, remember to be kind not only to others but most importantly to yourself.

This is temporary. You are awesome. We are here.

Helping families to find work, furnish their homes and reinvent their furniture

Monmouthshire Upcycle is a small, local charity, linked with Forest Upcycling Project in Cinderford. Operating since 2016, from a site opposite Chepstow Railway Station, they aim to create employment and volunteering opportunities for local people who need an extra hand in life.

Opportunities are created in a number of ways, the most obvious, through the collection and sales of donated furniture and household items. Collections are free of charge and the items are sold at prices to ensure they are affordable. They also work with social services and other charities to provide items free of charge to those in desperate need.

In recent years they have expanded the charity to include gardening services from mowing, hedge cutting, maintenance and garden clearance at a reasonable cost and a bike workshop, where you can donate or buy bikes or have your bike serviced. This has created additional employment and volunteering positions.

The quality of furniture that they sell is so good you can see why customers continue to return again and again.

Many customers are looking for something they can put their own stamp on, especially as upcycling and refurbishing older, quality items has become more popular. Whether people are buying small items to practise on, or larger items to transform a room, there is plenty to find!

Many of the items we get in are posted on Facebook, but there is nothing better than coming down to see us, chatting to our friendly staff and having a good old rummage.

We are currently open Mondays, Thursdays and Fridays 9am - 4pm, and Saturdays 9am - 2pm at Station Road, Chepstow. Our contact number is

01291 408300, or you can find us on **Facebook @monmouthshireupcycle**

Are you feeling anxious, worried, angry, stressed, depressed, are your emotions up and down?

Mind Monmouthshire are here to support you and offer a confidential, friendly service. We aim to enable you to access services to enhance your wellbeing and improve your mental health.

- **Information, Advice & Assistance;** talk to someone about how you feel, access services to help you
- **Video / Telephone Counselling;** first session free (time limited offer)
- **Active Monitoring;** 6-week guided self-help programme
- **Virtual Zoom Wellbeing Groups;** bite sized self-help wellbeing groups
- **Benefits Advice;** including support to make new claims
- **Tenancy & Housing Support;** supported living accommodation or tenancy support in your home
- **Farmers Support;** including housing, advocacy and mental health support

Contact us Monday to Thursday 9m - 5pm, Friday 9am - 4.30pm

Phone: 01873 858275

Email: iaa@mindmonmouthshire.org.uk

Website: www.mindmonmouthshire.org.uk





WORK & SKILLS WISE

education, experience & aspiration

Give yourself the best chance at a future fit for you...

Our Work & Skills Wise service offers advice and support to help you in to work, education or training.

- We offer:**
- Advice around looking for work, helping you with your CV and developing interview techniques
 - Help with finding and accessing learning opportunities
 - Help with arranging voluntary work placements in your preferred area of work
 - Free laptop loans

Contact the team today **01495 745769**.



Carla bunnyhops into childminding

Over 115 tenants have been supported into work by the Works & Skills team over the last 2 years, with several having set up their own business.

Carla launched her new childcare business Honeybun'z from her MHA home in Caldicot this January.

A mum of 3, with the youngest daughter Callie born in 2018, whilst on maternity leave, Carla needed to have a serious rethink of her career. She needed flexible work she could ideally do from home that would fit in with family life.

That's when she thought about becoming a childcarer. Carla loves children and has ample first-hand experience, so it seemed the perfect fit.

Carla contacted MHA to find out whether she could set up the business from her home. She was given the thumbs up, and was then made aware of the Works and Skills team who could also provide her support and business advice to get her business off the ground... this was the easy bit!

Carla was introduced to Cath Murray, Work & Skills Advisor extraordinaire, and together they navigated the minefield that is 'Care Inspectorate Wales (CIW)' approval. The whole application process was "not an easy road, much harder than I thought", Carla even remembers her staggering word count of 28,973 on the CIW application from.

Her home needed a number of internal and external alterations to ensure it was CIW compliant. Then there were the DBS checks, multiple courses including; safeguarding, paediatric first aid, food hygiene (Carla proudly announces she has achieved a 5* hygiene rating), and the dozens of policies that had to be written. The most recent being on the coronavirus, with all of this well in hand both Carla and her home were more than ready to get started, her home looks amazing!

Carla has overcome many obstacles to realise the dream of running her own business, the latest being the Coronavirus. Like many others Carla's world was turning upside down due to the pandemic, fortunately she was able to continue to offer emergency childcare for those children of keyworkers, providing them with a stable and caring constant in such a time of uncertainty.

Carla also tapped into MHA's Computers in the Community scheme, so she now has her own laptop on hand to keep track of her business accounts. She has successfully been awarded a Business Wales Grant along with a bursary to buy toys and start up equipment, making sure she has some wonderful outdoor play equipment for a variety of ages.

Since launching in January, Honeybun'z has gone from strength to strength, with customers even lined up prior to the launch!

Carla offers friendly, safe and engaging days for her children and can provide a wrap-around care service for those in the local area. Looking ahead she is excited to welcome back the children and to continue to provide them with days filled with teddy bears picnics and messy play – she has a wonderful outdoor space perfect for free play and fresh air.

You can keep up to date and contact Carla on her Facebook page, search Honeybunz' Childcare – Registered Childminder.



Working together to understand **Universal Credit**

With Universal Credit (UC) still a scary thought for some, let us help you to apply and understand what it means for you.

What is UC?

It is a monthly payment to help with living costs, for people on a low income, who are out of work or cannot work.

Who can claim UC?

It is available to people aged over 18, but under State Pension age. UC replaces 6 other benefits including Housing Benefit, Job Seekers Allowance and Income Support.

Should I claim UC?

If you have a change of circumstances that means you would have applied for one of these older benefits, then there is a good chance you will need to apply for UC. You do not currently need to apply for UC when you make changes to benefits that you are already claiming.

When should I claim UC?

Apply as soon as your circumstances change – do not delay, or you will miss out on payments you are entitled to have! There is a 5 week initial wait for a new UC payment, which can be very difficult for new claimants to manage if you do not have any savings. You can apply for an advance payment to get you through this waiting period, but you will have to pay it back, reducing your benefit amount until the advance is returned in full.

How do I apply?

You must apply online at www.gov.uk/apply-universal-credit
Even if you do not need any help from MHA to apply, please let us know about your new UC claim. It is important we know about changes to your income so we can support you in the correct ways.

How can I prepare for UC?

The government intends to eventually move everyone off these older benefits, by what they call a 'managed migration' to UC in the next few years.

MHA recommends that all tenants:

- Start saving now, if you can, to prepare for migrating to UC from your current benefits. For example setting up a Credit Union account or paying a little extra in rent to build up a credit on your MHA account. Savings will help to cushion the impact of UC
- Set up a bank account if you don't already have one - UC is paid direct into a bank account

How can MHA help me?

MHA has a number of services to help you if you think you need to apply for UC. We can:

- Help you make your online application
- Check if you would be better off applying for UC
- Help you to budget to ensure you can pay your rent and have applied for everything you are entitled to

- Discuss applying for UC Housing Cost payments to come direct to MHA
- Support you back into work or your first job
- Refer you to our qualified money advisors, who can help if you need to appeal a Government decision, have to make a complicated claim or need support to open your first bank account

Who should I talk to about making a UC claim?

Your first stop for help and support is your MHA Income Officer (or your New Homes Officer if you are a starter tenant). They will work with you to look at your situation and help you directly or, they can refer you onto specialist services if you need them.

For more information and help with Universal Credit contact MHA today on **0345 677 2277** or live chat at www.monmouthshirehousing.co.uk



HOMES for the FUTURE

MHA are committed to building homes that work today to protect our futures...

With much of our building sites at a standstill at the beginning of lockdown we were over the moon when we could get back on the diggers and get one step closer to creating beautiful family homes for our tenants.



Solar Energy

A truly renewable energy source, absorb the sun's rays and convert the sun's energy into electricity – reducing your energy bills.

Nestled in a sea of green fields and over looked by the picture perfect church, our site at Llantillio Crossenny really is an idyllic place to call home. What makes these homes even more special are the small elements that have been included to ensure that they are not only fit for purpose but that they are fit for a greener and more sustainable future.



Heat Source Pumps

Absorb the heat from the outside air to heat your home and hot water – reducing your energy bills.

The 2 and 3 bedroom houses have been constructed by our own in-house trading subsidiary Capsel, with our building services team successfully appointed as one of the sub contractors - a first in Wales! Meaning we can put our own personal stamp on them – a little solar power here, a heat source pump there and even a place for the birds to live!



Bird Boxes

Can provide a safe, comfortable environment and protect the birds from predators and the worst of the weather. May not reduce your bills but will give you hours of free entertainment.

All of these little extras mean that these houses really are homes to grow and thrive with the families who live there.



Just for Fun

Sudoku

1	5							
2		7		5				
6		3	2		8			
			8	2		5		
8	2			1			7	9
	7		3	9				
		2			8	7		6
			4			5		2
							4	1

		4		3				6
		2	1	7	9	8		4
	8		6					2
		8						1
4				9				5
	6						2	
2					6			7
8		1	7	2	3	9		
	9			8			3	

Wordsearch

Types of Gemstones

R	R	B	T	U	E	T	N	K	T	E	R	O	P
X	Y	N	O	A	T	N	O	U	T	E	R	E	A
T	A	O	U	Y	I	T	R	D	R	T	N	E	Q
S	E	D	A	J	R	Q	A	O	I	I	L	R	U
Y	E	Q	N	S	U	X	R	A	L	R	E	I	A
H	T	N	A	O	Z	L	R	A	E	P	E	H	M
T	E	I	I	K	A	K	M	D	H	R	L	P	A
E	M	S	E	U	U	R	E	A	I	R	M	P	R
M	E	T	M	E	U	N	T	A	U	Z	G	A	I
A	R	O	R	O	I	A	Z	B	O	P	O	S	N
T	A	E	T	R	L	A	Y	I	O	E	I	Y	E
A	L	I	T	G	A	R	N	E	T	P	G	A	Y
L	D	I	M	Z	A	P	O	T	I	E	A	E	A
D	C	U	Q	J	A	S	P	E	R	N	M	L	U

- RUBY
- TURQUOISE
- AQUAMARINE
- CITRINE
- SAPPHIRE
- AMETHYST
- GARNET
- OPAL
- ONYX
- PEARL
- PERIDOT
- TOURMALINE
- EMERALD
- JADE
- KUNZITE
- TOPAZ
- AZURITE
- JASPER

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