



MHA
Monmouthshire Housing
Tai Sir Fynwy



TOP TIP!

Freeze leftovers to save time and money! You can freeze almost anything – even cooked pasta and rice!

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Please contact the Corporate Services Team on **01495 761104** or **corporateservices@monmouthshirehousing.co.uk** if you require this document in Welsh or any other language, PDF, large print, braille or in an audio format.

Welcome

Dear All,

It's been another challenging year, where we have all too quickly moved from a pandemic to a cost of living crisis, so this Christmas let's take time to cherish the people around us and breathe in some of our wonderful Monmouthshire air!

We have created this festive 'Cost of living' edition to share our in-house experts' 'top tips' and 'good to knows' which you will spot scattered throughout the magazine, as well as competitions to win shopping vouchers and a Christmas treat box.

We want you to look forward to this magical time of year, in the knowledge your finances are in

the best condition they can be, so don't forget our Income and Inclusion teams are always on hand to offer money and work support & advice. The teams are already busy helping ease the stress and money worries of many MHA families.

The winter season is a time for happiness and celebration, and it is important to look after yourself and be kind to the people around you, here's to better times ahead for us all!

Wishing you a very happy Christmas and a safe and healthy 2023.

John Keegan
Chief Executive



We're here for you

HELP

SUPPORT

ADVICE

GUIDANCE

TOP TIP!

Don't pay interest on credit card debt, shop around for 0% interest deals.

Income Team

Our supportive Income Team can help you with any rent queries you may have. Your rent is one of the most important payments you will need to make but we appreciate that your circumstances can change. If you're struggling to pay your rent, please contact us straight away.

Who's in the team?

Clayton, manages the Income Team which consists of 7 Income Officers, Alison, Cally, Clare, Gemma, Jessie, Kerris & Stacey and a Tenancy Solutions Officer, Steph.

How to get in touch?

T: 0345 677 2277


E: incometeam@monmouthshirehousing.co.uk

Inclusion Team

Our dedicated Inclusion Team offer a FREE full advice service to all MHA tenants on all things money-related (Money Wise) and employability (Work & Skills Wise). You can call us on **0345 677 2277** or email us via the email addresses opposite.

Who's in the team?

Nadine heads up the team of two Work & Skills Wise Advisors, Aimee & Helena; four Benefits &



Money Advisors, Fiona, Matthew, & Nicola and one Money Wise Trainee, Justine.

Money Wise

Our Benefits and Money Advisors can advise on utility deals, help applying for benefits and managing debt and budgeting. The right support and advice really matters, we are here to help make your money go further.

How to get in touch?

E: moneywise@monmouthshirehousing.co.uk

Work & Skills Wise

We're here to help you, whether you're looking for work, looking to progress in work or keeping an eye on future options.

From CV and Application Form writing to job searches to interview tips, we can help you on your job-hunting journey. We can also support you if you're already in employment and looking to progress your career.

How to get in touch?

E: ws@monmouthshirehousing.co.uk

T: 0345 677 2277

**MONEY
WISE**

**WORK
& SKILLS** WISE
education, experience & aspiration

TOY APPEAL

Making Christmas magical

We believe every child deserves to experience the magic of Christmas and, with lots of us feeling the pinch this year, we will again be giving Santa a helping hand with our Christmas Toy Appeal, which we will be running for it's fifth year!

If you would like your child to be added to Santa's list, email **rachel.barry@monmouthshirehousing.co.uk** or **bethan.lancett@monmouthshirehousing.co.uk**



Create your own kindfulness week

According to Barnados "Kindfulness is all about exploring mindfulness with a kindful spin".

We love these suggestions, so thought we'd share them with you...

- Cook a meal for a friend or loved one
- Write a letter for your future self to open on a specific date, with some wishes and encouragement to yourself
- Leave an uplifting note for someone to find
- Ask your friends or colleagues to bring you any unwanted clothes or books to donate to your local Barnardo's charity shop (or our Toy Appeal)

Boost your digital skills with **iConnect** & The Digital Lending Library!



- Borrow devices & get online -
- Get a FREE sim card & connect with family, friends and services -
- Get help with jobsearching & find online training -
- Supporting carers and people living with dementia to use technology -

For more information email **iConnect@monmouthshirehousing.co.uk**

f Mha IConnect Marianne **t** MHA iConnect Team



"My wife, Maryam, is currently studying at Nash college and was struggling with the online classes. iConnect were able to loan us a laptop and helped us set it up so she can keep attending her classes and work on improving her English."

Hafizullah & Maryam Ashratee, MHA Tenants



Our Engagement Team are bringing Christmas cheer to our communities

Christmas Fundraiser

Bailey Park Pavilion, Abergavenny, NP7 5SS
Sunday 4th December, 2-5pm

Come and join the MHA Engagement team and Friends of Bailey park for lots of Festive Fun!

Event includes:

Christmas carol sing-along, tabletop sales & raffle, facepainting, balloon artist & more.

***Small donation for each activity**

Festive Afternoon Tea

Wyesham Church Hall, Chapel Close, NP25 3NN
on **Thursday 15th December, 2-4pm**

All MHA tenants over 55 living in the Wyesham area are welcome to this **FREE** event.

To book your slot please contact **rachel.barry@monmouthshirehousing.co.uk** or call **07794 346223**

FREE
Santa
visit and
refreshments
for MHA
tenants

Christmas Crafty Creations

Get creative at our **FREE** Christmas workshops where you can make your own advent calendars, Christmas tree decorations and table centrepieces.

Rockfield Community Centre,
Monmouth, NP25 5DN

10am-12noon on...

Tuesday 29th November,

Tuesday 6th, 13th December

Limited spaces. To book your slot please contact **rachel.barry@monmouthshirehousing.co.uk** or call **07794 346223**

TogetherWorks Community hub, Caldicot

12.30-2.30pm on...

Wednesday 30th November,

Wednesday 7th, 14th, 21st December

Limited spaces. To book your slot please contact **bethan.lancett@monmouthshirehousing.co.uk** or call **07855 019933**



CHANCE
TO WIN



SCAN ME

We need your help!

Our Engagement Team want to find out how we can better engage with our communities. Please fill in this short survey – it won't take more than a few minutes and **you'll be entered into a prize draw for a £50 Love2shop voucher!** Deadline is 9th December.



Crimbo Around the County

There will be lots of wonderfully festive activities happening across Monmouthshire to help get you in the Christmas spirit. We've picked out a few that are low cost or FREE.

Monmouth Christmas Lantern Parade

Monnow Street
Sat 3rd Dec, 6pm

Bring your willow/paper lanterns along and gather at Monnow Bridge Gatehouse from 6pm where you will be entertained by street entertainers.

Children will get the opportunity to meet Santa!

Usk Christmas Festival

Lantern Making Workshops

Priory Church of St Mary

Sat 3rd & Sun 4th December, 12.30-4pm

Lantern Making Workshops

Usk Hub

Sat 26th November 10am-12noon & Mon 28th November 4pm-6pm

Christmas Markets

Twyn Square

Sat 3rd & Sun 4th December 10am-4pm

Festival of Carols

Priory Church of St Mary

Sun 4th December 4-4.45pm

Lantern Parade

From Twyn Square to Sessions House

Sun 4th December 5pm

Llwyn Celyn Festive Open Days

Cwmyoy, Abergavenny

Fri 2nd to Mon 5th December

Explore this wonderfully historic building for FREE. On Saturday & Sunday there will be traditional music and displays of medieval spice boxes, winter cough syrups, balms, oils and sweet-smelling rubs, as well as frankincense and myrrh.

Booking enquiries: **01628 825925**

Goytre Wharf Christmas Craft Fayre

Sat 3rd Dec, 10.30am-3.30pm

Over 70 stalls of handmade food & crafts, plus live music from Russell Jones (X Factor) & Santa's Grotto.

Ho-ho-hop on board – did you know that buses in Monmouthshire will be FREE for everyone on weekends during December?

...and FREE parking at council carparks

continued on next page



Artisan Christmas Craft Fayre

The Board School, Chepstow

Sat 3rd December, 10am-4pm

Artisan crafts, pop-up café,
Severn Tunnel Brass Band,
Chepstow Singing Club & Santa's
Grotto.

The Bridges Centre Christmas Market

The Bridges Centre, Monmouth

**Sat 30th November,
9.30am until late**

Everyone welcome!

Santa Saves Christmas Show

Savoy Theatre, Monmouth

Sun 4th December, 11am & 2pm

Join Jack, Dasher the Reindeer
and Pompom the Penguin for
this festive, musical, interactive
adventure, as they meet Father
Christmas at his home in the
North Pole and help Santa Save
Christmas!"

It's a family show most suitable for
2-8 year olds, where every child
will receive a specially wrapped
present from Santa.

Christmas Workshops

The Gallery, Abergavenny

**Every Tuesday & Friday
9.30am-12noon & 12.30-
3.30pm**

Create a variety of Christmas
decorations & gifts (suggested
£3 donation). Limited spaces,
so booking is essential: **07874
695526** or **enquiries@
findyourselfincrafts.co.uk**


Keep an eye on **www.
visitmonmouthshire.
co.uk** or local
newspapers and social
media as more events
and activities are
announced daily.

TOP TIP!

According to
Energy Saving Trust
you could save up to
£55 a year by turning
appliances off at
the wall.



Get Savvy this Xmas



Creating memories and having
money in your pocket to enjoy with
your loved ones, is important this
time of year. Here's a few tips.

Remember there is no such thing as a perfect Christmas

Avoid unrealistic expectations,
plan ahead & budget.

Gift a priceless promise

Do a partner's ironing, or plan a
romantic meal or breakfast in bed.
Read a book to your nanny or build
a den with your little Bear Grylls.

Have an artistic flair?

Get crafty and make something
sentimental or edible, see our
shortbread recipe (pages 18-19).

Don't miss out on money saving opportunities

Make sure you check out
TopCashback and **Quidco** apps
(also available on the web) to see
if any cashback is available before
you make a purchase. Also check
apps like **Vouchercloud** for offers.
Your local supermarket may also
now have an app!

TOP TIP!

LED lights are
a massive energy
saver – switch to LED
light bulbs wherever
possible.



Introducing our very own budgeting queen...

My name is **Kim** and I am the **Governance Officer** at MHA. I live in a small, terraced house with my husband and two children, aged 5 & 8.

I used to find the idea of budgeting really boring. I would spend away and then panic halfway through the month.

I watched some great videos on YouTube about different approaches to budgeting, found a pre-made budget sheet* online and after a bit of practice, I have got the hang of it!

I now plan how I am going to spend my money each month before I get paid. It gives me a licence to spend guilt-free – I know if I allocate £20 to takeaways, I can spend all that money because it's in my budget!

I thought I was rubbish at saving because I was always running out of money. Doing a budget made me realise that saving money is a habit and a mindset – even saving 50p a month is a great start.

I started using the 'Help to Save' scheme while I was claiming Universal Credit, allowing the Government to top up my savings by 50%, over 4 years.

**Refer to our website for an MHA budget sheet*

Kim's Top Tips

1. Visit the Money Saving Expert website for lots of great financial tips and advice.

I always check on there in the school holidays for ideas of cheap things to do with my kids.

**www.
moneysavingexpert.com**

2. Lots of amazing apps available to help boost your income – some pay with gift vouchers.

- **Roamler** – Mystery Shopping or FREE products to sample
- **Shoppix** – upload your receipts for points, which convert into vouchers.
- **TooGoodToGo** – stop unsold fresh food going to waste in your local area. Save money and save the planet!



Are you a Top Tipper?

Through conversations within our communities and loved ones, there are some great examples where people are applying fantastic money saving tips, making small changes and reaping the benefits.

Have you come up with or heard a genius tip, and are chomping at the bit to share it? Now's your chance. The top 4 tippers will **win a £25 supermarket voucher**.

Our Money Wise guru's will choose the 4 most original tips.

Send your entries to us via post or email to **communications.team@monmouthshirehousing.co.uk**



TOP TIP!
Save £25 a year
by filling up your
washing bowl rather
than letting the hot
tap run.

Staying toasty for less this winter

Wearing a woolly jumper or cwtchy blanket in front of the TV is sensible in the current climate, but our homes should be able to keep us from getting cold.

According to experts, over half our energy spend goes on our heating and hot water. Making a few adjustments to your habits, can make a difference to your heating bill.

❄ Turning down your thermostat just one degree lower could make a difference. Set a timer on your thermostat for your heating to come on only when you need it

❄ Don't heat empty rooms - individual radiator thermostats allow you to adjust the temperature in each room

❄ Keep doors between adjoining rooms shut

❄ Run your heating for an hour less each day - even using a little less energy each day adds up to savings over time

❄ Keep the heat in - simply closing your blinds or curtains in the evening can stop heat escaping

❄ Don't cover the radiators - be sure your curtains don't cover the radiators and don't drape wet clothes over them

❄ Bleeding your radiators - if your radiators aren't as warm as they should be, bleed them at the start of winter before the temperatures drops

❄ Draught excluders - draught proof your window and doors to ensure there are no gaps for heat to escape

Visit Energy Savings Trust website for more tips:
**[energysavingtrust.org.uk/
advice/draught-proofing](http://energysavingtrust.org.uk/advice/draught-proofing)**



Sean, our Heating Services Manager, has

produced a short video on how to use your combi boiler efficiently, which can help reduce your bills. He also talks about radiators & thermostats. We will be creating some more to form part of our 'Saving Energy' series.

You can find the video on our YouTube channel, just search for **Monmouthshire Housing Association**.



A *sweet* treat

Nothing says Christmas quite like buttery shortbread...

Prep: 10 minutes **Chill:** 30 minutes **Bake:** 15 minutes

Cool: 1 hour **Decorate:** 10-30 minutes



As well as a sweet treat they can make lovely festive gifts for our kiddies' teachers too! Our Business Improvement Manager and cake supremo Claire shares her easy to make recipe. The recipe makes around 15 biscuits (depending on cutter).

Ingredients:

- 200g unsalted butter
- 125g caster sugar
- 300g plain flour
- White chocolate and/or Royal Icing and Christmas sprinkles (optional)

Equipment:

- Baking tray / Large bowl / Greaseproof paper / Rolling pin / Cutters (or use a glass, it's what I did with the circular biscuits in the picture!)

Instructions:

- Line two large baking trays with greaseproof paper
- In a large bowl mix the butter and sugar until pale and fluffy
- Add the flour and mix until a dough is formed
- Move the dough from bowl onto a lightly floured surface and roll to 1cm thick
- Use your cutters/glass to shape your biscuits and move onto the tray (leave enough space between the biscuits because they will spread)
- Chill in the fridge for 30 minutes

- Pre heat your oven to 180/160 fan Gas mark 4/3
- After chilling, transfer to oven and bake for 15 minutes or until lightly golden
- Cool fully before decorating

Decorating:

- Melt white chocolate in a heatproof bowl in microwave in bursts of 30 seconds (700 Watt) until melted
- Use a spoon to drizzle over biscuits and then scatter sprinkles
- Or, make up some royal icing with water, add to a piping bag and pipe your design

**CHANCE
TO WIN**

We have 5 Christmas Treat boxes full of scrummy Christmas delights to give away.

To be in with a chance of winning, email a photo of you baking your shortbread to **communications.team@monmouthshirehousing.co.uk**



TOP TIP!

Plan your weekly food menus based on what's already in your fridge and cupboards, so you only buy what you need.

Making sure our communities have a Christmas dinner

If you need a little extra support with your essentials over the festive period, help is available through local foodbanks and community fridges operating across Monmouthshire.

Community Fridges open in your area:

Monmouth Community Fridge

Open Daily (check Facebook for times) Unit 4, Bridges Centre Stables, Drybridge House, Monmouth NP25 5AS

 @MonmouthCommunityFridge

 @MonmouthFridge

E: monmouth.fridge@gmail.com

Cwtch Angels, Abergavenny

Hatherleigh Place, The Old Workhouse Site, Union Rd West, Abergavenny, Monmouthshire NP7 7RL

 Cwtch Angels, Abergavenny CIC

E: cwtchangelscic@gmail.com

Wye Valley Gymnastics, Caldicot

53e Castle Ct, Portskewett, Caldicot NP26 5PW

 @CaldicotCommunityFridge

E: caldicotcommunityfridge@gmail.com

Community Fridge, Chepstow

Rainbow Café, Moor Street, Chepstow NP16 5DF

 @CCFridge

E: chepstowcommunityfridge@gmail.com

Foodbanks:

Caldicot Food Bank

T: 07925 285994

E: caldicotfoodbank@yahoo.co.uk

Abergavenny Foodbank

T: 07340 795328

E: info@abergavennny.foodbank.org

Chepstow Food Bank

T: 07931 911869

E: info@chepstow.foodbank.org.uk

Monmouth Food Bank

E: info@monmouthdistrict.

foodbank.org.uk

Cooking on a budget

CHANCE TO WIN

Tesco have pulled together some fantastic meal recipes for cooking on a budget:

realfood.tesco.com/recipes/collections/on-a-budget.html

Do you have your own tasty budget meal recipe?

Share it with us along with a photo of you with your dish and you could win one of 4 x £25 supermarket vouchers – plus we'll add your recipe to our website so others can enjoy it too!

Entries can be sent to us by post or to **communications.team@monmouthshirehousing.co.uk**



Hello I'm Andrew a member of the 'Community Voice' team

We represent the communities in Monmouthshire and work closely with MHA to improve the services you receive. We are however a committee that is unpaid and separated from MHA so that we can review and interrogate the company's decisions and policies, then advise from a totally independent viewpoint.

Our current project focusses on what support is available during the winter months, specifically relating to fuel costs. Communication is key and lots of advice and support is already being shared on MHA's social media channels and within this magazine. If you are struggling, it's so very important that you reach out and ask for help. There are so many needing help in the current situation that asking for help is

beyond embarrassment. There are lots of ways to get in touch – check the back page for contact details.

The group also has some exciting projects in the pipeline and we'll be looking for new members soon. You don't need to be a genius or politically minded – we are just normal people wanting to make a difference.

If you would like to apply or find out more about Community Voice and the support offered to help you get on board, please email **cvc@monmouthshirehousing.co.uk** or ring Rob Carey on **01495 761157**.

We'd love to hear from you!



Need a hand?
We can't bear to see
people struggle
at any time of year

Join us today

Together we are
Stronger

01495 832111 | info@gatewaycu.co.uk

For Christmas, holidays, emergencies or just peace of mind, save and
borrow direct from your pay, benefits or your bank account.



Join via the App or visit



www.GatewayCU.co.uk

Gateway Credit Union Ltd is authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and the Prudential Regulation Authority. Reg No: 214010



THE WAY YOU RENT IS CHANGING

FROM 1ST
DECEMBER
2022

**The Renting Homes Act is the
biggest change to housing
law in Wales for decades and
it is almost here...**

You will have previously received a leaflet
outlining the changes to the way that you rent
your home under the Renting Homes Act and,
importantly, what this means for both you and
MHA. **If you would like another copy of
the leaflet, please contact our Customer
Services Team.**

All tenants will receive a new 'Occupation
Contract' which will replace your existing
Contract with MHA. The contract will be sent
to you by post within 6 months of the Act
coming into force. The Contract outlines your
rights as a tenant and does not need to be
signed and returned to MHA.

The changes that are coming into force will
positively affect how you rent your home, and
we wish to reassure you we are here to support
you and there is nothing for you to worry
about.

**For the latest information, please visit our
website, follow us on social media or give
us a call.**



Giving people a head start

We are pleased to announce MHA have joined forces with Moxie People and local housing partners to bring the successful 'Working Wardrobe' project to Monmouthshire.

If you have ever seen that perfect job advertised, and decided not to apply, because you didn't have anything to wear to interview, this scheme is just perfect for you.

Working Wardrobe collects donations of good quality attire / workwear which is then given out to help job seekers across South Wales dress to impress and look dapper on their big day.

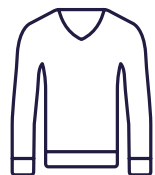
Here's an example of the type of clothing that will be available:



Blazers or suits



Shirts, polos or plain t-shirts



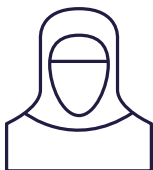
Cable jumpers or turtle necks



Trousers



Dresses or skirts



Hijabs, burkas,
niqabs and abayas



Accessories



Dress shoes, formal flats or heels



Socks

Keep an eye on our social media channels and website for more information about the scheme. If you need any other employment support, get in touch with our Work & Skills Wise Team (see page 5).

Winter Warmer Puzzles

Missing Wordsearch 2 x £50 Amazon vouchers to be won!

Complete the wordsearch and tell us what word is missing in the grid...

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

BLANKET
BLIZZARD
BOOTS
CHILLY
COAT
COLD
DECEMBER
FEBRUARY
FIRPLACE
FROSTY
FROZEN
GLOVES
HEATER
HOT COCOA
ICE
ICE SKATES
JANUARY
MELT
SCARF
SHOVEL
SKIING
SLED
SLIPPERY
SNOWING
SNOW BALL
SNOWFLAKE
SNOWMAN
STEW
SWEATER
WINTER

Scramble! 2 x £25 Amazon vouchers to be won!

Unscramble the anagrams to find the hidden message in the highlighted box!

SARFC							
SREATWE							
ICCRAT							
KSI							
ATCO							
SNNWMAO							

Please send completed sheets into our busy elves to **claire.lewis@monmouthshirehousing.co.uk** or via post: Claire Lewis, Monmouthshire Housing Association, Nant Y Pia House, Mamhilad Technology Park, Mamhilad, Monmouthshire NP4 0JJ

Winners will be drawn at random.



MERRY CHRISTMAS *and* HAPPY NEW *year*

**CLOSING DATE FOR
ALL COMPETITIONS
IS 9th DECEMBER**

You can find us on:



@MonmouthshireHousing
@MHACommunityBuzz



@Mon_Housing



@MonHousing



Call: 0345 677 2277 **E:** customerservices@monmouthshirehousing.co.uk

WWW.monmouthshirehousing.co.uk

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



Monmouthshire Housing
Tai Sir Fynwy