



MHA
Monmouthshire Housing
Tai Sir Fynwy

Sustainable Communities
Making an Impact 2024/2025



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Introduction

This is the eighth year that we have produced a report describing the impact of the work carried out by the Sustainable Communities Team. Periodically, assessing the impact our work is having ensures that the way in which we reinvest tenants' rent money for social purpose is effective and meaningful and meets our vision and objectives.

In previous years we have described that impact from the perspective of our individual services within the team and structured the report accordingly. This year our aim is to demonstrate how those services work together to provide a tapestry of support and interventions that builds to create a picture of impact, touching on many aspects of the lives being lived in our tenancies and communities. The following report provides a breakdown of outputs, outcomes and stories that reflect how our teams are contributing to the delivery of our corporate priorities: People, Place, Prosperity and Planet.

Our Team and our Work

Sustainable Communities is made up of three teams: Engagement, Inclusion and Support & Wellbeing. During 24/25 the team consisted of 25 staff: 19 full time and 6 part time staff members. 7 of the posts were externally funded (6 FTE). Information about the services we provide, and the structure of the team is available in the appendices to this report.

In previous reports, we have detailed some of the working context for the team, however, our context has been similar each year over the past few years. The impact of the significant increase in the cost of living is still being felt in our communities and the need to address the increase in homelessness locally and nationally is leading to a sharp upturn in the complexity of the households we work with. In this context working towards our vision takes creativity and, critically, the ability to form relationships with people. This relational approach enables us to work alongside them to identify what matters most and what they can do to improve their lives.

It is not easy for us to assess the cumulative impact of the work that we do in addressing inequality and supporting people to fulfil ambitions. We can look at the outputs of the team in terms of people reached and activities delivered but the impact of that intervention is reflected best in the stories of the people we have worked with and in the way they respond to the support they receive. The work we are doing is making a positive impact and we are always heartened by the extent people respond to our support to make real difference to their lives and wellbeing, rebuilding their resilience and creating successful futures. Therefore, the theme that sits behind this year's report and video is 'From Struggle to Strength' acknowledging how people have used their difficult experiences to build better lives.

People

By championing a culture of inclusivity, diverse talent and healthy living we will support people to flourish and fulfil their true potential.

The common thread to the work of each of the teams is that the services are focused on people. Each team works at its best when those services are person-centred with clear sight of the individual. Our approach is relational – by building relationships with people we are able to build trust and credibility – and our aim is to work with people, providing advice when needed and asking the right questions to help people make the right choices. The following information and stories from our services highlight the impact we have with the people we work with.

Our Person-Centred Approach

The Support and Wellbeing Team are working with some of the most complex households. As the team includes the Housing Support Grant funded Housing & Wellbeing Service, the caseload includes households in other tenures where they may be struggling to sustain that home or be at risk of homelessness. The service has supported 87 people this year, 38% are MHA tenants. Referrals to the service are from the Support Gateway (managed by MCC) and through footfall into the drop-in surgeries. The service has three drop-in surgeries, covering Caldicot and Abergavenny and provides support to people for up to 2 years.

Feedback from people engaged with the service has included:

“My life was upside down, I was living in my car and I was homeless [the support] has given me practical help and encouragement, I now have a home”

“I was a total mess, lots of stress, high anxiety, Debts and high blood pressure [and now] I am in a better place, thinking more positive. I’m out of debt, a massive difference to my life”

Identifying what’s most important

David Jones – Housing & Wellbeing Support Worker

C was referred to the service to support her and her children in moving to a 3-bedroom property due to the behavioural complexities of one child, requiring separate bedrooms. C also has health needs, including PTSD. She was finding her situation overwhelming, particularly as there was an ongoing problem with ensuring her son was receiving the right support and this was impacting her ability to manage her home and tenancy, while continuing to look for somewhere more suitable to live.

C struggled to contact her son G’s school regarding his behavioural issues and felt he wasn’t receiving the necessary one-on-one support. David intervened, leading to several meetings with the school, resulting in a plan to support G with all relevant professionals involved. G now attends school daily at reduced hours.

C expressed her gratitude for David’s support, noting significant improvements in her family’s life. David continues to advocate for more suitable accommodation for C, maintaining her Band 1 status with Homesearch especially by helping her manage to keep up to date with her rent payments whilst managing on a low income. Following David’s referral, C received gifts and food from the Christmas Appeal and foodbank.

This case study demonstrates the comprehensive support provided, addressing both family and housing needs. C was referred to the service for housing support due to her children’s needs and her own health issues. C’s life improved significantly with David’s help.

Support and Wellbeing Team

Making a real difference to the lives of our tenants



Housing and Wellbeing

87

people supported

38%

are MHA tenants

94%

of people supported have met their outcomes

94%

have been supported to sustain their tenancy

£100K+

of income maximisation has been achieved

£118,752

Grants received



Tenancy Coaching

69

tenants supported

94%

of referrals have been for property conditions

67%

have improved their property conditions with 20% of these having essential works completed

35

tenants supported with welfare/ wellbeing concerns



Community Living Officers

41

Tenancy Health Checks completed

21

New tenant home visits completed

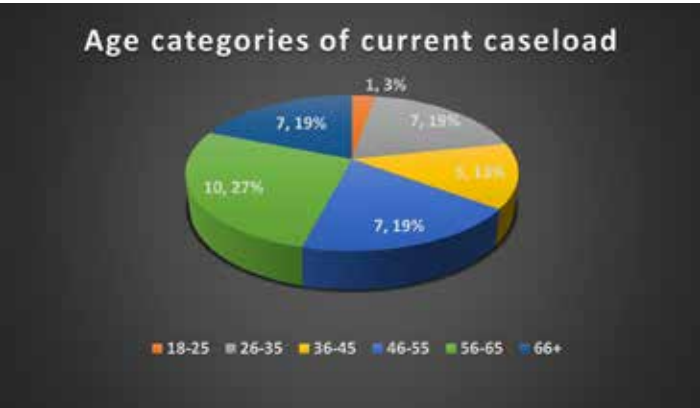
100%

of Careline alarms installed over 6 of our schemes

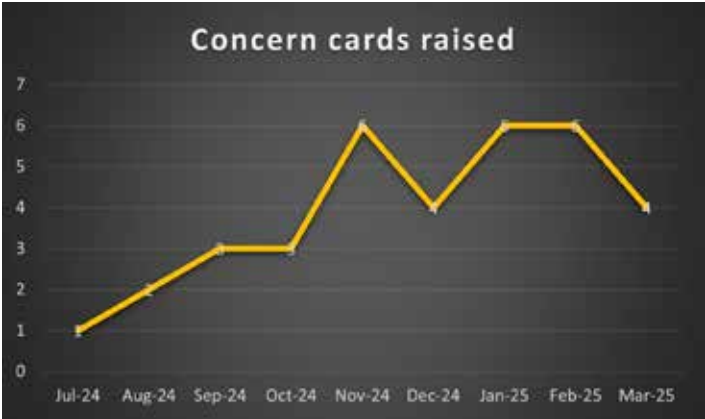
The team met the key objective of the Older Person's Plan through being identified as a single point of contact for tenants across our scheme.

Coaching out of Crisis

The Tenancy Coaching service provides high intensity support to our tenants who are most at risk of losing their home. They combine a relational coaching approach with intensive housing management and have supported 69 tenants intensively this year. Around 90% of their caseload relates to property condition, which continues to be a significant challenge for some of our most complex households. The causes of the property condition issues range from squalor due to a physical or mental inability to manage (we see many households struggling with alcohol and substance misuse) to serious hoarding disorders related to trauma and loss. This year, unlike previous years, we have had a higher number of female referrals to the service at 52% and our age demographics are seeing an increase in younger households being referred. We will continue to monitor these trends. Our enhanced New Homes Service is now providing intensive housing management for the first year of a tenancy which will have a significant impact in preventing issues arising.



Analysis shows that 67% of referred tenants have successfully achieved both the housing management goals and the personal outcomes outlined in their coaching plans. An additional 20% of tenants have partially met their goals. The remaining 12% did not engage with the support offered. Where tenants have failed to engage, the coaches then work with their housing management colleagues to plan the housing management response which may, unfortunately, lead to enforcement measures.



This year, the tenancy coaching service added responding to welfare call requests and concern cards raised by other departments within MHA or by neighbours to its offer. Since its launch in July 2024, the service has provided a response to 35 tenants, offering both short-term and long-term assistance depending on the nature of the issues raised. All interventions have been appropriately referred to external agencies where necessary or handled directly by our coaches. In many cases, coaches have worked with tenants to declutter and improve their living conditions, enabling essential works to be carried out.

Providing quick response and gentle persistence

Becky Lomas – Tenancy Coach

Ron is a single male living in an apartment block near Abergavenny. He initially came to the Tenancy Coaching team in October 2024 after the CSA Team raised a concern card about his mental health. They noted he was extremely distressed and in need of immediate assistance.

After a call to Ron, I offered a same day visit to provide help, but he refused. We discussed whether he had any support services involved, and he mentioned he hadn't had good experiences with them but was due to see a psychiatrist in the next couple of weeks. Still concerned about his mental health, I asked how he planned to keep himself safe. He explained the coping mechanisms he had worked through with his psychiatrist, which had helped ground him. When asked if he wanted any other support referrals, he refused, stating he felt a lot better.

In February 2025, two more concern cards were raised following emergency repairs and further mental health concerns. Together with the neighbourhood officer, we attempted to gain access through a tenancy health check but were unsuccessful. However, following the last concern card, I was able to build a stronger rapport with Ron, who was then open to a visit.

Ron lives in a one-bedroom apartment, which is not easily accessible due to the amount of clothes in the room. The hallway is lined with flat-pack furniture, and the living room has only a small pathway to the back door. In early March, Ron agreed to open a Tenancy Coach case, acknowledging he needed help and was open to receiving it.

The outcome following the concern cards has been very positive. Building rapport, trust, and a professional relationship with Ron has been key to moving from no access to intensive intervention and in turn enabling positive outcomes.

Seeing what other agencies may not

Holie Jones – Tenancy coach

Mr. F, an 89-year-old man living alone, had a concern card raised about him in December 2024. The tenancy coaching team responded quickly and found that Mr. F had significant memory issues. After contacting Adult Safeguarding, it was confirmed that he had some support in place.

In March 2025, another concern card was raised, and I visited Mr. F to check on his well-being. I noticed his memory had deteriorated since the initial visit and reported this to Adult Safeguarding.

A third concern card was raised when Mr. F contacted MHA out of hours, stating he had no food or money. His care provider mentioned that Mr. F often lacked food for evening meals. I contacted Adult Services, who informed us that Mr. F was no longer receiving their services after a recent review. They arranged for a food parcel to be delivered to him the next day.

During a subsequent visit, Mr. F showed me his bank statements, which highlighted some concerns about potential financial abuse due to numerous transactions in different areas. Mr. F mentioned he rarely leaves his house and does not have his bank card. I made a safeguarding referral to MCC Adult Services, who responded promptly. They requested that Mr. F be assigned a social worker to review his financial management, ensure regular food access, and implement necessary safeguards. Also, an urgent referral was made to Moneywise as Mr. F's housing benefit had been suspended.

Mr. F remains under the care of the Tenancy Coaching team to monitor his well-being and ensure he receives the necessary support.



Building Skills for the Future

Funded through Shared Prosperity from UK government, MHA's iConnect digital inclusion support service has surpassed all expectations in terms of outcomes over its 26 months of delivery. The funding was a combination of revenue and capital with the capital focused on improving digital infrastructure in the County and revenue supporting the engagement of people, improving skills and helping with affordability.

The graphic above shows the cumulative impact of activity over 26 months and in 24/25 it achieved the following:

- 134 participants engaged
- 128 attended digital 'drop in' sessions
- 9 digital champions inducted
- Supported 8 iConnect champions into work
- 36 people loaned digital devices
- 30 digital devices donated (including phones, laptops & Mifi's)
- 39 digital devices donated through the Minimum Digital Living Standards (MDLS) project
- 92 people improved life skills
- 63 SIM cards issued
- 79 participants received training
- 25 community and partner events supported
- 13 tenants signed up to eCymru training platform
- 14 community hubs and spaces had improved connectivity through Countryside Connections
- 2 Community spaces equipped with external wireless masts @ Llangwm Parish Hall and Skenfrith Parish Hall
- MHA IT team improved digital connections at 6 older persons schemes and installed WIFI at Wellfield Hall



Essential Life Skills

The ways used to engage people in learning and acquire new digital skills were varied, especially as a number of the individuals who engaged had been very fearful and reluctant to pick up and use digital devices. Through a combination of drop-in sessions, peer group sessions, training and 121 support at home the team's biggest area of success was in improving people's life skills. Participants have developed practical abilities across a wide range of areas, including online shopping, navigating and using mobile apps, accessing and managing their Universal Credit journals, and staying connected with friends and family via platforms such as WhatsApp. In addition, many participants have successfully accessed online learning and training opportunities, helping them build both digital literacy and confidence. These improvements have not only supported their immediate needs but also contributed to increased independence and long-term personal development.

"I am not embarrassed anymore. I can learn at my own pace with the YouTube videos, and I don't have to feel stupid if I can't read a word properly. I'm finally able to enjoy learning without fear. I wish I could have found this years ago. I would never have achieved this without iConnect and its volunteers and enjoy attending every week. I now have a basic knowledge and hoping to learn more in the future."

eCymru: a digital skills platform for tenants

Over the past year 13 tenants have signed up to access online training bringing the total of active trainers to 39. The platform offers a wide variety of training opportunities to cater to the diverse needs of MHA tenants. These include:

Academic Courses: Partnering with institutions like the Open University, tenants have access to a range of academic courses to enhance their skills and knowledge.

Employability Skills: Modules are available to improve employability skills such as communication, time management, and teamwork, thereby increasing tenants' chances of securing employment.

Financial Literacy: Tenants can enroll in courses covering budgeting skills, bookkeeping, and financial planning to better manage their finances and achieve economic stability.

Health and Wellbeing: Recognising the importance of holistic wellbeing, the platform offers modules focused on mental health, physical fitness, nutrition, and stress management to support tenants in leading healthier and happier lives

SIMply connected...

Providing 63 SIM cards has been a vital step in supporting digital inclusion and reducing barriers to connectivity. By offering free SIM cards, we've enabled individuals many of whom were previously digitally excluded, to access essential online services and stay connected with their communities. This access allows people to manage their Universal Credit accounts, search and apply for jobs, attend virtual appointments, stay in touch with family and friends, and engage in online learning opportunities. For many, receiving a SIM card has been the first step toward building digital confidence, gaining independence, and improving overall quality of life.

Unlocking Opportunities Through Technology Donations

69 digital devices donated (including phones, laptops & Mifi's). Donating laptops, phones, and MiFi devices has had a transformative impact on individuals within our community. These essential tools have empowered people to access vital services, including online job applications, digital training, and essential communication with family, friends, and support networks. For those without reliable internet access, providing MiFi devices has been especially impactful, enabling them to stay connected and engaged with the digital world. By offering these donations, we've removed key barriers to digital inclusion, giving individuals the resources they need to build confidence, improve employability, and achieve greater independence in their daily lives.

The Digital Champions

21 Digital Champions were successfully onboarded into the iConnect programme over the life of the project. A really unexpected success of the project has been in harnessing the enthusiasm of a group of people who had often struggled with being able to demonstrate their skills and talents. These dedicated volunteers bring a diverse range of digital expertise, enabling them to deliver high-quality advice and support to participants. Notably, many of our Digital Champions identify as neurodivergent and have previously experienced barriers related to confidence and self-belief. Their involvement with iConnect has provided a valuable opportunity for personal and professional development, with the primary aim of enhancing their skill sets and improving long-term employment prospects. See more about them [here](#).

Over 50 members of MHA staff took part in an engaging and thought-provoking cybersecurity

awareness session, delivered by Andi, one of our iConnect Digital Champions. Our volunteers have been recognised through a number of awards. Our double winner Isaac : Monmouthshire Volunteer Awards (MVAs) Inspirational Young Person Award & High Sheriff Award in recognition of great and valuable services to the community. Adam wins: MVA Most Inspirational Journey award. Our iConnect Volunteers were runners up for TPAS Resident Support/Advice Programme Award



Spreading the Digital Word

iConnect Conference

The iConnect Conference welcomed over 80 community members and partner organisations for a dynamic and insightful event focused on digital inclusion across Monmouthshire.

Attendees had the opportunity to hear from a range of guest speakers who shared powerful data, real-world outcomes, and lived experiences that highlighted the impact of the iConnect programme to date. The conference also served as a platform to explore the broader challenges of digital exclusion, offering practical insights into how we can collectively address digital gaps and create more inclusive, connected communities. The event reinforced the importance of collaboration in driving forward digital empowerment for all. [See video](#).

Collaborating for Digital Empowerment

25 community and partner events supported

Working in partnership with organisations such as NatWest Bank and Gwent Police, we've been able to maximise our impact and reach across the community. By attending key events like job fairs and collaborating with local community hubs, we've been able to provide invaluable support in advancing digital inclusion. These partnerships are instrumental in ensuring that we address the diverse needs of the community, helping individuals gain access to essential online services, enhance digital skills, and unlock new opportunities. By working together, we can bridge the digital divide and create lasting positive change in the communities we serve.



Minimum Digital Living Standards (MDLS)

£18,500 external funding was secured with our Business Improvement Team to carry out **Minimum Digital Living Standards (MDLS)** surveys, to identify digital poverty through lack of equipment and level of digital skillset. **A six-month project ending in March 2025 delivered through the iConnect team focused on two key objectives:**

1. Providing digital equipment and skills training to assist ESA claimants during the UC migration process. This is in partnership with the Income team, who provided a list of 360 tenants affected by the transition.
2. Offering digital equipment and skills training to older residents in sheltered schemes, addressing their fear of technology and promoting inclusivity ie shopping online.



Ground2Governance: Skills and Confidence to Actively Participate

In 2024-2025, we introduced our Ground2Governance model to provide a clear pathway for engaging and supporting tenants in ways that align with their needs for progression and training. This model is designed to build tenants' confidence and foster a greater desire to participate in our consultation processes. Additionally, it will serve as a key function for recruiting new members to our Community Voice (CV) at a more formal level.

We have supported teams across MHA to carry out a number of consultation events with our tenants over the past year, including:

- Tenant App Summer Sign Up –Business Improvement
- Domestic Abuse Housing Alliance (DAHA) Accreditation – Community Safety
- Carbone Close Estate Improvement - Neighbourhood Team
- Damp & Mould Survey – Asset Management
- Community Voice Recruitment
- Estate Management Review – Neighbourhood Services
- Garden Party, Cwrt Severn Caldicot – Asset Management
- HQ Celebration Event - Corporate Services
- Mutual Exchange Policy Review - Neighbourhoods
- Underhill, Rother & the Avenue Waste Amnesty – Neighbourhood Services
- Income Review – Income Team
- Tenant Handbook Review – New Homes
- Tenant Voice 'Community' consultation – 64 interviews completed



We also spent time with tenants discussing the progress towards delivering the recommendations of the 2022 review into Tenant Engagement during which 28 interviews were completed with tenants.

- 93% think the new way of working is meeting the objectives of bringing engagement to a wider tenant base compared to the previous approach
- 96% agree that tenants should have the opportunity to learn more about and influence how decisions are made at MHA
- Identified barriers that stop tenants from getting involved with MHA

43% answered health

18% answered time

14% answered mobility

11% answered work

7% answered childcare

Tenant feedback...

"I get anxious about being the only one to attend a group meeting, and how approachable people will be when I'm speaking to them. I feel there may be some stigma about MHA tenants being on benefits, single mothers, scroungers, etc this would stop me engaging."

"I think confidence is a big thing. It can be scary to get involved in the beginning. And maybe childcare, but I know MHA run engagement groups that are mostly child-friendly. Maybe if more people knew then they would pop along."

This invaluable feedback has helped shape our work programme for the coming year as well as the work that will be done to improve our ability to hear the tenant's voice in all relevant decision making.

Laura's Journey from Discontent to Empowerment

Background: Laura began her journey in Monmouth, attending community breakfasts organized by MHA. Initially, she was quite unhappy with her living situation and often expressed her dissatisfaction. Her interactions were marked by a lack of warmth and frequent complaints.

Building Relationships: Over the years, MHA and the engagement team worked diligently to build a relationship with Laura. Through consistent support and nurturing, Laura began to participate more actively in community events. Her attitude started to shift, and she became more involved, helping out at various activities.

Dream Move to Caldicot: Laura achieved her dream of moving back to Caldicot to be closer to her family. This move marked a significant turning point in her life. She quickly became the main lead of the Caldicot community group, organizing events for tenants and becoming a fully-fledged volunteer for MHA.

Community Voice Board: Laura joined Community Voice (CV) a platform designed to give tenants a voice in the decisions affecting their lives. Her contributions were invaluable in ensuring that tenants' opinions were heard and considered in MHA's operations.

Training and Awards: With the support of MHA and the engagement team, L.C. received food hygiene training and first aid certification, enabling her to run community events effectively. Her dedication and hard work were recognized when she won the Tenant of the Year award at the TPAS awards.

Professional Development: Further support from MHA and the engagement team helped Laura achieve her teacher training qualifications. She secured a job as a teaching assistant, a testament to her growth and determination. Despite her new professional commitments, Laura continues to attend community events whenever possible.

Conclusion: Laura's journey is a remarkable example of transformation and empowerment. From a place of unhappiness, she has grown into a proactive community leader, volunteer, and professional. Her story highlights the impact of community support and personal resilience in achieving one's goals.

Places

We are committed to delivering high quality, safe and affordable homes with vibrant surroundings, collaborating with partners to create thriving communities.

Our work is Sustainable Communities has taught us that individual resilience is strengthened by the support of people around you, and that people who feel themselves part of a community can reach out for help and support when they need it. It is important to us that we support our communities as well as individuals. The following information and stories describe the impact of that support on those communities over the past year.

Pitch for Your Project

Pitch for Your Project is our innovative and successful community grant scheme, whereby we invite community members with great ideas to ‘pitch’ to our very own (kindly) dragon’s den. This year’s ‘Pitch 2024’ was made up of two categories:

- Pitch for a Little Bit: £1 - £500
- Pitch for Your Project: £501 - £3,000

We received 44 applications in total, which was a 5% increase on last year and to a value of over £75,165. This year’s funding pot included £25,000 from MHA and an additional £6,262 from iConnect making the total amount available to support our pitchers **£31,397**.



We managed to fund 18 community projects:

Pitch for a Little Bit:

- Abergavenny Community Trust
- Albion House Greenhouse
- Bush Craft Chepstow
- Undy Primary Café Hapus
- Monmouth Lantern Parade
- Our Lady and St Michael’s RC School Abergavenny
- Together Works

Pitch for Your Project:

- Caldicot Community Garden
- Castle Park School
- King Henry VIII Community Garden
- Kymin View School Community Kitchen
- Little Pips – baby and toddler support project www.littlepips.org
- Llandogo and Kymin View Schools Virtual Headsets
- Monmouthshire Veterans
- Monmouth High School Music Technology
- Tithe Barn Community Wellbeing Café
- Usk Pump Track
- Wyesham Warren Community Garden

Monmouthshire Volunteering Awards: Celebrating Community Spirit

In partnership with GAVO, the second MVAs were built on last year’s success—welcoming 100 attendees, including key community leaders, and honouring 22 individuals and groups from 76 nominations.

The event not only celebrated volunteers but strengthened partnerships, sparked new collaborations, and cut MHA’s planning costs by 60%. Feedback was overwhelmingly positive. [See video.](#)

303 Adults and Children attended our Summer of Fun

Summer Splash Events: Children enjoyed free swimming sessions at their local swimming baths, with a surprise visit from a mermaid. After swimming, they had a packed lunch while we engaged with the adults. Some sessions featured representatives from Severn Wye, who offered energy advice and ran competitions. Our internal teams also attended to assist tenants with accessing the MHA app.

Silent Discos: Held at local community halls and venues, the silent discos were also booked via Eventbrite. Children received refreshments, sweets, and prizes for dancing competitions, and parents were encouraged to join in. During these sessions, an internal team collected feedback on damp and mould issues through a fun and informal questionnaire, reaching more tenants than traditional focus groups.



Here are some quotes from attendees:

LC, Caldicot: *"Took my two children and a friend to the summer swim. It reduced my anxiety not having to think of an activity. Not having to pay reduced my worry about how the money will stretch."*

EW, Monmouth: *"My daughter was feeling self-conscious about the swim. The mermaid was 'the pull' she needed. She loved trying out the underwater camera. Swimming is a regular event in our house now."*

ST, Monmouth: *"Hard to find an option for my 1-year-old daughter, 11-year-old son, and 17-year-old stepdaughter. MHA delivered – family swim for us all. My anxiety hasn't been great, so going to something already organized was fantastic – thank you."*

FG, Caldicot: *"It was lovely to take all the kids swimming and have so much room in the pool. The kids love swimming, and it's something we don't get to do very often. You could see how much happier and more relaxed they were after—they were full of energy and it was great to see them doing a physical activity rather than watching TV or playing video games."*

KS, Caldicot: *"We can rarely go swimming as a family because of money restrictions, so I was really excited for this event. It was such a special chance for us all, and the kids were thrilled to have that time swimming and having fun as a family!"*

Strengthening our Community Hubs

Much of our community development work is now focused around the network of community hubs run by volunteers across the county. Our Network & Nourish quarterly hub lead meetings have proved to be a huge success, delivering real outcomes for the communities they serve. As a result of the connections made at the network, Gateway Community Church donated 80 family Christmas dinners to the Wyesham Warren and Chepstow Food Pantries to the value of £800. **A breakdown of the sessions is outlined below:**

- Session 1 'Getting to know You' (15 attended) this was a sharing session to help identify the community offer across all hubs, share best practice and build relationships
- Session 2 'Wish lists for expansion of community projects' (16 attended)
- Unexpected outcome: Discussion around consortium to submit a joint funding bid in 2025
- Session 3 'Community Champion Christmas Celebration' (16 attended) planning session to coordinate and deliver volunteer thank you evening

Unexpected outcome: cross hub networking – 80 family Christmas dinner hampers donated from Gateway Church to Wyesham Warren

Volunteer Christmas Celebration: A Festive Thank You

To celebrate our amazing volunteers, we hosted a Christmas event with support from seven community hubs, including TogetherWORKS, Wyesham Warren, Dinky Doos, Usk Food Kitchen, Chepstow Food Pantry, Gateway Church, and Cwtch Angels.

With 80 attendees, the evening featured a delicious buffet (prepared by Isla from TogetherWORKS), lively games, dancing, a raffle, and heartfelt certificate presentations. Hosted at Gateway Church, the event was a joyful thank you to those who give their time to support our tenants and communities all year round.

Quotes from Volunteers:

"It was such a lovely evening. We couldn't have done any of this without our amazing friends at MHA! It was great to see everyone having fun and being given the recognition they deserve!" - Isla, TogetherWORKS

"I felt truly appreciated. The certificate was a nice touch, and the games were so much fun!" - Volunteer from Wyesham Warren

"The event was beautifully organised. It was wonderful to connect with volunteers from other hubs." - Volunteer from Dinky Doos

"I enjoyed every moment. The raffle was exciting, and the dancing was a blast!" - Volunteer from Usk Food Kitchen

"It was a fantastic way to end the year. I'm grateful for the recognition and the opportunity to celebrate with everyone." - Volunteer from Chepstow Food Pantry



Games and Grub

Serving Up Connection Across Monmouthshire

We funded three community hubs to run fun, food-focused events tailored to local needs.

- TogetherWORKS (Caldicot) ran Pizza & Planning, Soup & Sing, and a summer garden party—reaching 160+ people and boosting community input.
- Wyesham Warren (Monmouth) offered 10 weeks of after-school sessions with games and hot meals—139 participants enjoyed family time and food.
- Gateway (Abergavenny) hosted Easter fun, a park picnic, and weekly parent-toddler groups—welcoming 1,295 visitors.

Quotes from Participants:

“The ‘Pizza and Planning’ session was a great idea. It really helped us feel involved in shaping future events.” - Community Member, TogetherWORKS

“The ‘Soup and Sing’ sessions have been wonderful. It’s nice to have something tailored for the older community.” - Participant, TogetherWORKS

“My kids loved the after-school ‘Games and Grub’ sessions. It was a fantastic way for them to unwind and spend time with family.” - Parent, Wyesham Warren

“The Easter drop-in event was so much fun! The kids enjoyed the games and crafts, there was so much for them to do.” - Attendee, Gateway

“The picnic in the park was a lovely day out. It was great to see everyone enjoying themselves.” - Participant, Gateway



Cost of Living Confidence Scheme (COLCS)

In partnership with MCC, GAVO and CAB we secured £25,000 Welsh Government funding secured to deliver this pioneering collaborative training known as ‘The Child Poverty and Cost of Living Confidence Scheme’. Its aim is to equip our foundational economy with the skills to identify subtle indicators of financial hardship, how to confidently start a conversation around this and guide individuals to immediate support.

- Regular multi agency meetings were facilitated across all sectors, including Social Services , Flying Start , Youth Services and Support Services to provide content to create a 2 hour training programme
- A comprehensive training package has been developed, featuring animations that highlight real lived experiences of young people, illustrating how living in poverty impacts them and their families. The voiceovers for these animations were provided by eight students from King Henry School Abergavenny, which significantly enhances the narrative by giving a personal, authentic perspective. This approach is particularly impactful, as it captures the genuine experiences of local children navigating life in low-income households
- 8 MHA tenants provided a steering group function to oversee training content that is fit for purpose and continue to support the growth and expansion of the project.
- 10 x 2 hour training sessions have been delivered in Chepstow, Caldicot, Monmouth and Abergavenny attracting 101 attendees from a wide variety of front-line workers including estate agents, building societies, convenience stores, charity shops, cafes, hairdressers, 3rd sector and public service staff.

Sharing a Lived Experience

To ensure that the COLCS training sessions with local businesses were as authentic as possible, it was important to co-produce the sessions with people with lived experience of the challenges of managing on a low income. A group of tenants, most of whom have children, have attended sessions at MHA HQ to develop training and a toolkit to help inform and guide people in the community. Members of the group have come from Caldicot, Abergavenny, Wyesham and Monmouth.

FJ from Llanfoist attended and then encouraged 3 friends to attend. Also, two from the community group, Monmouth Motivators, attended and 2 from Wyesham Warren Food Pantry and a member of CV. FA is a nurse in Usk prison 4 days a week. She originally became involved with MHA when we ran the first Masterchef programme. She attended the planning sessions with her 2 children and is now supporting the Wyesham Warren on a Friday as a volunteer.

5 of the regular attendees from Abergavenny would like to form a community group and have enquired about using Wellfield Hall as a base. The Engagement Team will continue to support them and connect them with other local groups.

Bringing this group together to work on a project has helped them make new connections, discover some hidden talents and helped boost confidence that they have a valuable contribution to make. It has also shown them that the most effective support for a community comes from within.



Valued Community Living

The Community Living Officers (CLOs) provide support to our tenants who live in our Community Living (older person) schemes. Recently we surveyed our tenants to establish what they feel about the service we are providing. The tenants told us that the CLO is a reliable point of contact, who is approachable and responsive, and their presence provides confidence and reassurance to tenants. With the CLO being available on site and attending events like coffee mornings, it helps build trust and rapport. A key objective in our Older People's Offer was to provide a single point of access to our tenants in schemes, this was clearly evidenced as being met from the lovely feedback we had for the service.

The role of the two officers is varied. They provide intensive housing management including settling in new tenants, responding to community safety issues, rent and repairs concerns. The team carry out Tenancy Health Checks and are able to respond to wellbeing concerns where a residents' health or memory may be deteriorating. Safety and compliance is a central part of their role, carrying out fire alarm tests and legionella flushing across the schemes, for example, as well as supporting scheme fire risk assessments and carrying out Person Centred Fire Risk Assessments (PCFRAS) with residents to support them to manage their own safety and wellbeing. The dedicated support for Community Living provides enhanced housing management but also supports the cultural and social life of the schemes, for example, in one of our schemes in Chepstow, a tenant had created a knit and natter group with the support from Grace our CLO for the area. This created a base group, and attendance for other events started to increase. Recently Grace invited a market style clothing sale to set up in the lounge. When they attended last year no one came and this time 9 people attended and bought items.



The two CLOs, Grace and Tracy, hold Revitalise group meetings in our schemes to establish what tenants want, what they would like to see and any improvements they would like to happen in their scheme. The meetings are well attended, and residents welcome the opportunity to suggest scheme improvements and changes, especially as some have told us that they felt in the past they would ask for things and nothing would come of it. After meetings letters are sent out with updates on all the things discussed and any actions that the CLO has been able to take, ensuring we communicate effectively. One significant outcome from the Revitalise meetings is the installation of sensor lighting across all of the flat blocks. Residents mentioned having regular issues with lighting, they said it was a major bugbear as we would do a repair, and the same thing would happen a few weeks/months later. The CLO raised this issue with our team of electricians hoping for a permanent solution and they organised new sensor lighting which has been installed in all of the blocks. So far so good and residents are now able to see how their comments have been taken on board and actioned.



Right from the Start

Early this year we saw one of our CLOs move on to a new job. We wanted to make sure that the person we recruited into the role was the best fit so we held our interviews at Plas Mawr Scheme in Usk where, supported by Grace, the other CLO, and Rob from our Engagement Team, a group of tenants were invited to meet the candidates and ask questions to them, of what was important to them and what they wanted from the Community Living Officer. This really helped us select the best candidate for the role.

24 Hour Digital Reassurance at Home

With the support of our residents, we have transformed our alarm provision for our Community Living Schemes. Our existing system used outdated equipment that was difficult to maintain and reliant on analogue landlines as well as being out of step with tenants' needs and expectations. With the impending retirement of the Public Switched Telephone Network (PSTN), our existing systems would no longer function, necessitating a comprehensive upgrade to a digital system to keep our tenants safe. Last year we made the decision to invest in our careline alarm service and have now fully upgraded our Community Living Schemes with new digital equipment. The schemes are now not only fully prepared for the analogue system switch-off but they are also able to benefit from the latest digital technology enabled care.



The change we were asking residents to make was fundamental - switching from systems that had been operating in our schemes for almost 40 years to systems that were completely different, not just in their reliance on digital communication, but also in the way new door entry systems utilised SIMs and smart phone technology. Ensuring that tenants designed the specification for the system meant that buy-in was secured from the outset and the transition has been successful for even the most vulnerable residents.

In being clear about the principles that we needed to adhere to in procurement, we have delivered the installation programme for almost 45% under the allocated capital budget. We have also managed to reduce the weekly charge for the service by about 27%, which had been expected to increase with the introduction of new technology and systems. This has been widely welcomed by our residents who have provided feedback during our project round up sessions at each of the schemes.

'I'm happy with both the new alarm system and the door entry systems. I am now used to accepting deliveries via my phone. It works perfectly.'

'The transition to Careium from the old alarm system appears to have gone without any disasters! The new unit is modern in its appearance and sits unobtrusively on the hall table. The installation team were excellent and basically from what I could see 'got on with the job', they were pleasant and considerate.'

'The fitter from Orestone did a great job and more importantly kept your surveyor in the loop. Thanks for everyone's effort'

'People here like the new system as it allows them to give access to deliveries, even when they are out shopping. If I forget my fob, I can still access my door from my phone'

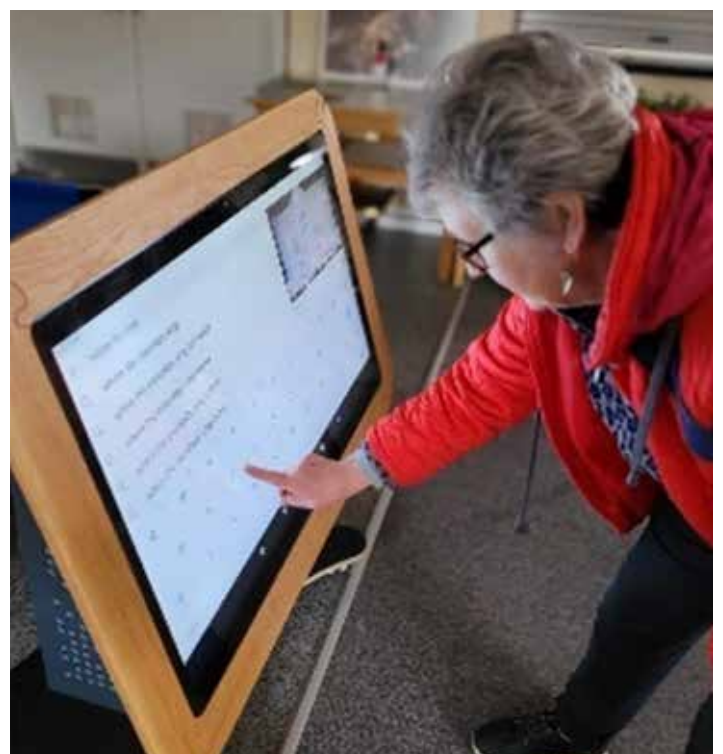
Working with our residents to upgrade to a digital alarm system has enabled our tenants to engage with the new technology in a safe and supported way, whilst ensuring future proofing of our service to be able to provide greater tenant choice and different services into the future. Their involvement has also meant that resources were safeguarded and targeted in the most effective way achieving what was desired at considerably less cost than we predicted.

Improved Digital Spaces

Using iConnect capital funding, we partnered with Monmouthshire County Council's River Severn Advanced Wireless Innovation Programme and Warwickshire County Council to improve connectivity across rural areas. Two community sites, Llangwm Parish Hall and Skenfrith Parish Hall, were identified as locations particularly vulnerable to the retirement of the analogue telephone network. We scoped out the feasibility of installing wireless masts, to enhance mobile phone signal strength and broadband connectivity with an uninterruptible power supply and secured a 24-month connectivity contract. The initial solution proposed has been discounted because of the signal challenges in the area but with the investment from iConnect, MCC are continuing to work with Warwickshire to find the right solution.

More successfully, 14 community hubs and spaces across Monmouthshire have benefited from upgraded digital infrastructure. These improvements aim to foster digital inclusion, enabling residents to engage with digital skills training and encouraging greater use of community facilities through enhanced connectivity.

Furthermore, our collaboration with the MHA IT team has led to the successful upgrade of digital networks at 6 Community Living schemes. Wi-Fi has also been installed at Wellfield Hall where we host a number of community groups. This investment is providing communities and residents with reliable access to digital services and helping to bridge the digital divide.



Investing in growth we will remain a financially strong and resilient business, championing fair and local procurement.

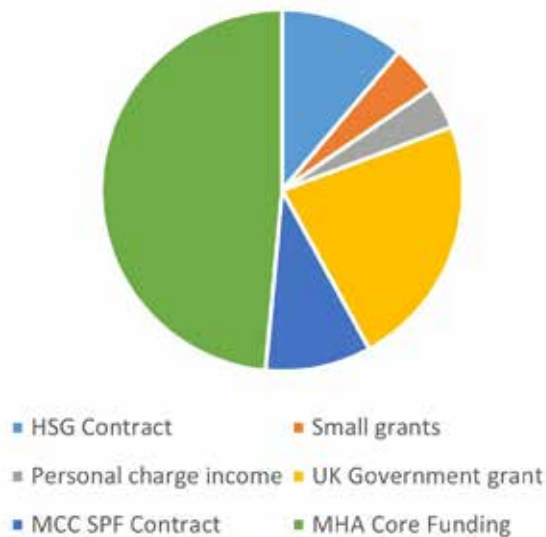
Supporting MHA's Financial Security

Our annual budget for 24/25 was £968k. This is a combination of around 47% budgeted income and 53% core funding. We achieved a further £151k of income that was unbudgeted bringing our total income achieved in the year to over £643k. A significant part of Sustainable Communities' work plan is identifying opportunities to bring additional resources into the business to support innovation, diversified activities, and supplement core service delivery. The funding is fixed term in nature which does impact on the sustainability of the work force.

There is a degree of diversity in the sources of funding, as well as the nature of how those resources are received: along with core funding from MHA revenue, we receive both grant and contract payments and may be the direct recipient of the funding or partner with organisations who are the funding recipients. We also receive a service charge income from careline alarms. A summary of the main funding and sources is shown in the table below for 2024/25.

Fund	Project	Source	Value 2024/5
Housing Support Grant. (contract runs to March 2025)	Housing & Wellbeing Support	MCC/WG	£118,000 pa
Ad-hoc small grants	Anti-poverty work	GAVO/WG	£27,000
Monmouthshire Food Partnership	Monmouthshire Masterchef	MCC	£7,200
Personal Charge for scheme residents	Careline alarms	Personal charge	£41,000
(£33,000 budgeted)			
Community Benefits	Contract procurement	Contractors	£47,478
Shared Prosperity Fund – Levelling Up Year 3. (Funding ends March 2025)	iConnect	UK Gov/MCC	£240,000
Digital Inclusion Fund	Minimum Digital Living Standard (MDLS) Research	WG	£18,000
Shared Prosperity Fund MCC Multiply contract	Multiply	UK Gov/MCC	£100,000
(£200k over 18 months Sept 23 to March 25)			
		Total	£661,678

Sustainable Communities Funding Sources



Our success in attracting external funding has enabled us to innovate to create new models of service in areas where we have perceived gaps. We use that innovation to test whether covering those gaps can make an impact in improving outcomes for individuals and where this is the case, we then plan how to maintain the sustainability of those services beyond the lifetime of the grant funding. For example, the high profile iConnect project is being funded from MHA resources for a further year to enable us to understand whether a tenant focused service achieves positive outcomes for tenants. Our ability to extend the project was enabled through the creation of significant surplus generated through the Multiply contract delivered on behalf of MCC. It is particularly important to note that external funding has been levered into the business to deliver corporate objectives. iConnect funding has assisted us to meet our corporate objective in delivering the digital strategy; Multiply funding has helped us deliver outcomes for our Cost of Living Increase (COLIn) strategy.

Return on Investment

In line with the Teams' commitment to ensure that their work serves MHA's priorities for our customers and the business, we work hard to ensure that we get a good return on the investment that MHA makes in our work.

- Of our £968,000 budget last year, £485,000 was received in budgeted income with a further £151,000 in unbudgeted.
- Through income maximisation and money advice services, we have secured £1.9 million in additional income for tenants and support clients across our Inclusion and Support teams.
- We directly secured £27,000 in small grants and supported community organisations to secure a further £80,500 in financial support for community projects.
- Sustainable Communities budget includes £50,000 hardship budget to support tenants in financial crisis and £13,000 for the Pitch for Your Project grant scheme allocated to support local community groups. So, £63,000 of our budget is ringfenced for providing direct financial support to individual tenants and communities.
- Through Trellis (please see section below) we bolstered MHA's £50,000 hardship provision with a further £95,000 in external resources such as fuel vouchers, Discretionary Assistance fund and food club vouchers.
- We successfully recouped over £240,000 in Shared Prosperity funding in 24/25 to provide the iConnect digital inclusion project. The value of the grant was £417,000 over the life of the project.
- We were awarded £18,000 from WG to assist them in researching the Minimum Digital Living Standard in Wales.
- We secured a contract worth £200,000 over 18 months from MCC to deliver 2 strands of the Shared Prosperity funded Multiply programme.
- 21,232 community volunteering hours delivered, equating to £258,022 (based on national minimum wage)
- 31 people were supported into full-time or part-time employment this year representing a social value of £362,136 as calculated through the HACT social value bank.

Supporting our Tenants' Financial Security

A significant focus for the team is supporting our tenants' to financially sustain their tenancies by maximising incomes and providing practical support to achieve greater financial capability and stability. The support is fundamental in enabling people to pay their rent and reduce arrears

Well Targeted Support

"Trellis" is our innovative crisis intervention program tailored to address the pressing financial challenges faced by households in our community. The graphic below shows the extent of external financial support that has been leveraged to bolster our own resources – 80% of Trellis support provided has come from externally funded resources. We are able to offer the following for tenants in financial hardship.

- Shopping vouchers
- Fuel vouchers
- Food club vouchers - £5 food club cooperative voucher, provide households with shopping up to the value of £30.
- Furniture vouchers – Through our trusted partner Monmouthshire Upcycle, we are able to provide furniture vouchers up to the value of £120 to alleviate furniture poverty.
- Winter Packs
- Hardship BACS payments
- Food bank referrals
- Working Wardrobe
- Training – Training has been provided to all H&C staff, to effectively assist households in accessing the Welsh Governments Discretionary Assistance Fund (DAF). Through this training we have seen a significant increase in applications.

Interventions

1,933
Hardship
Interventions
Issued

45 Cash payments
Average Cash payment **£77**
466 shopping vouchers issued
11 x Furniture Vouchers
7 x Winter Packs
Food Bank Donations **£2,000**
Christmas Appeal **£1,035**
Total Internal Hardship issued
£23,784

Internal Resources



External Resources

212 x Fuel Bank Vouchers: **£11,153**
1 x Fuel Bank Heat Fund Oil Vouchers: **£750**
38 DAF Applications: **£23,593.18**
198 x Food Bank Referrals: **£9,900**
482 x HACT Fuel Vouchers: **£29,057**
9 x HACT Fusion: **£4,773.40**
2 x Chepstow Assistance Fund: **£640**
5 x Biscuit Fund: **£210**
170 x Toys/ Mission Christmas: **£8,500**
170 x Gift vouchers: **£4718**
96 x Christmas Food Hampers: **£6,263**
3 x Raven House Trust Furniture Vouchers: **£900**
18 x Working Wardrobe: **£980**

Total
£101,437.58

Total
Hardship
Value
£125,222

Total Hardship

Maximising Incomes

MHA's Inclusion Team Rises to the Occasion

We're blown away by our incredible Inclusion Team's impact!



Soared to new heights

Nominated for **Debt Team of the year** in the UK IMA Awards

Won the **CIH Customer Excellence** award



Helped individuals rise

Money wise received **443** referrals

Financial wellbeing received **228** referrals



Uplifted individuals into the next chapter

121 received financial wellbeing coaching

222 people attended one of our multiply courses



Landed exciting new careers

Supported **31** people into work



Launched new courses

50 group Multiply courses were delivered across the county including topics, such as cooking on a budget, gardening, financial resilience life skills, sustainable fashion, financial impacts of one-off payments.

Designed and delivered a two-module **accredited Agored Cymru** course called, "Know your Money".

24 individuals achieved our **Agored Cymru** module, "Know your money" and earned Level 3 Maths qualifications.



Together, we built a sky full of opportunities

Worked with **16** community groups and agencies to develop and deliver our courses. Ensuring that the interventions provided were relevant to the local community.

Our Inclusion Team have reached new heights!



Income Maximisation

MHA's MoneyWise Team smash **£1 Million financial milestone!**

Overall income maximisation **£1,910,163.37**

Money Wise maximised income by **£1,748,548.02**



Lifted by determination and passion

Financial Wellbeing Income maximised by **£40,691.88**

Support Income maximised by **£103,265.40**



Up, up and away... here's a few highlights:

Supported tenants with **£140K** debt, writing off 110K of debt

60K saved through budgeting, reducing bills and improving financial resilience.

Over £400K in disability benefits

£600K in Universal Credit payments

£210K in Housing Benefits

70K in Pension Credit

25K in DHP

£100K Council Tax reduction



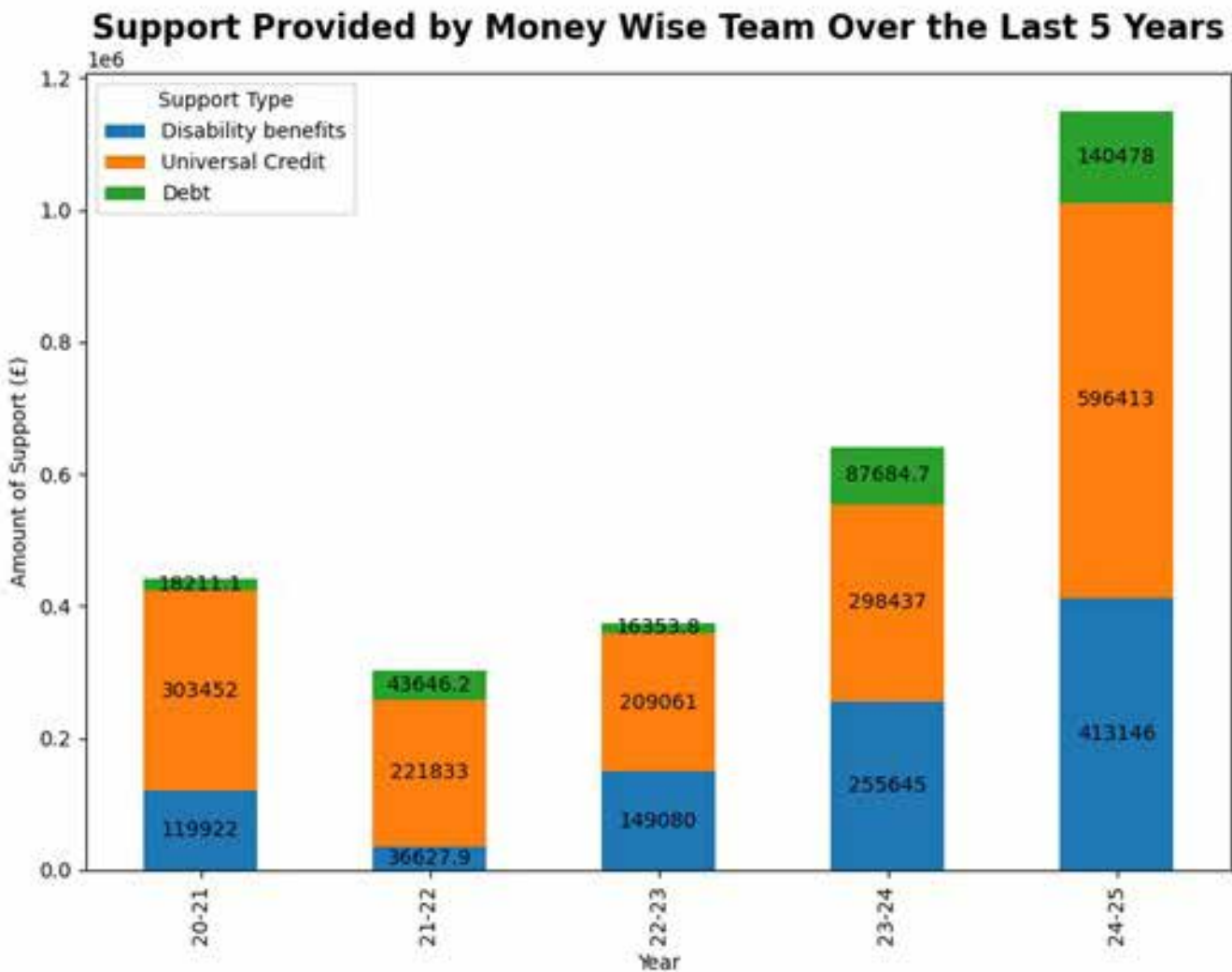
MHA

Monmouthshire Housing
Tai Sir Fynwy

This year, the Money Wise team has seen a marked increase in the complexity of cases. The number of financial issues per household has risen significantly, and financial resilience to manage these issues remains a challenge. The final stages of Universal Credit (UC) migration took place this financial year, with a focus on claimants with the highest support needs transitioning from Employment and Support Allowance (ESA) to UC. These claimants typically had no prior interaction with their local Jobcentre Plus (JCP) or involvement with Housing Benefit (HB) for rent payments, leading to a disconnect in rental payment liabilities.

Debt continues to be a growing issue, with a large proportion of our referrals related to financial distress. Our advisors have successfully helped tenants write off £140,000 in debt this year. However, face-to-face specialist debt support has become extremely limited within the county. Additionally, a reduction in funding for Debt Relief Orders (DROs) from local agencies such as Citizens Advice has meant that our team has increased the support to households in accessing virtual or phone-based debt advice from agencies like StepChange and PayPlan.

Advice and support for applying for disability benefits remains the largest area of support, with the team maximising incomes by £700,000. However, we have seen a rise in applications being refused, requiring the team to support applicants through mandatory reconsideration and tribunal stages. This often leads to lengthy advice timelines, with each client’s case potentially taking up to two years to complete. Having cases open for such extended periods can result in households needing additional advice throughout their journey, increasing the advisors’ workload and extending the waiting list.



Navigating Financial and Health Challenges

Background: Mr S, a husband with four children, is a self-employed Uber driver, and is struggling to balance work and care for his wife, who was unfit for work due to health conditions. The couple had always managed their finances well, but recent events had put them under considerable strain.

Initial Situation: The family relied on Universal Credit (UC) to top up their income. However, their UC payments were subject to various deductions, including earnings, advances, and housing costs. They are also impacted by the two children cap. They also received Child Benefit but faced additional deductions for debts and fines. Mr S' wife's health conditions required fit notes and a UC50 form, his wife thought that she had received help from the local Citizens Advice Bureau (CAB) to complete the form in July. However, she had not heard anything and, they were still awaiting a health assessment. The family also faced significant debts, including council tax and energy bills.

Mr S sought help from Moneywise, where an adviser took several steps to assist:

- Contacted creditors to put a hold on accounts
- Reduced energy payments
- Confirmed a health assessment appointment for the wife and requested an interpreter
- Issued shopping vouchers
- Contacted council tax to update and advise on changes to Council Tax Reduction (CTR) Reported ongoing repair issues in their home
- Applied for help with energy debt
- Set up a business debtline account
- Advised on UC declarations and business expenses

Positive Outcomes: with the support of Money Wise the family achieved

- Debt repayments renegotiated from £200 to £10 per month £506.17 energy debt grant paid off a portion of their debt.
- Energy payments reduced from £251 to £170 per month
- £3178.40 UC back payments received
- £4994.28 LCWRA (Limited Capability for Work Related Activity) Award

The impact: The husband, a Syrian refugee, is planning to visit his family in Syria who he hasn't seen since escaping the country 12 years previously. The backdate as also enabled his wife to afford to apply for her residency visa so she could join him on the trip and see her own family. Mr S, who was a builder by trade in Syria, is laying a patio in his garden, improving the space for his family. The family feel more secure and better equipped to manage their finances and have a much more positive outlook on their life in the UK, which they have found difficult to navigate at times.

Improving Long Term Financial Capability

This marks the second year since the transformation of employability services into a comprehensive financial wellbeing provision. In the first year, the service successfully secured a £200,000 tender from MCC funded by the UK Government's Multiply initiative, part of the Shared Prosperity Fund.

This enabled the service to expand its offerings, grounded in the core principles of financial wellbeing, to coach households in gaining control over their everyday financial skills and enhancing their financial capability through practical, skills-based courses.

Although the funding duration was relatively short (18 months), which typically presents challenges, the tender was based on our newly revised internal provision, allowing us to hit the ground running and deliver outcomes effectively. Despite a few setbacks related to staffing resources, the project managed to quadruple the proposed outcomes in the original tender and contribute one-third of all outcomes for Monmouthshire's Multiply provision.

Key Achievements:

- The project received 274 referrals, with over half being self-referrals (141), indicating a strong demand for improving financial resilience and numeracy.
- The team conducted 50 group courses across the county, covering topics such as cooking on a budget, gardening, financial resilience life skills, sustainable fashion, and the financial impacts of one-off payments.
- The team developed a two-module accredited Agored numeracy course titled "Know Your Money." This course extended the learning from the coaching modules, enabling participants to achieve additional qualifications that enhance their future employment opportunities.

Outcome Highlights:

1. Supported participants in reducing their outgoings and bills by £87,288.47.
2. Assisted 31 individuals in securing employment.
3. 222 people attended our courses
4. 123 signed up to 121 Financial wellbeing coaching sessions
5. 23 participants successfully completed our Agored numeracy course.
6. Collaborated with 16 community groups and agencies to develop and deliver our courses, ensuring relevance to the local community. Partners included foodbanks, community fridges, community centres, furniture recycling centres, Barclays Life Skills, Family Action, and Ecymru.

Legacy Impacts of Multiply:

- We will continue collaborating with food banks and community fridges across the county, promoting the "Mystery Meals in Minutes" program to support participants facing food poverty.
- Due to the success and popularity of the Monmouthshire MasterChef program, we have secured additional funding to deliver the project again during the 2025 summer holiday, aiming to reach 100 households.
- We are partnering with the eCymru platform to develop a module that supports individuals moving into new homes. This module will cover all financial aspects of moving and setting up a new home, aiming to improve financial resilience and prevent debt. Once completed, it will be available to individuals on housing registers and those moving into social housing tenancies across Wales.

Feedback from Monmouthshire County Council's Multiply Commissioner

"I'm e-mailing to share the fantastic success of the Multiply Programme, with special recognition of the outstanding contribution made by Nadine and her team. Thanks to their hard work and dedication, between us we successfully reached 967 individuals, achieving 770 positive outcomes. MHA's contribution was quadruple the expected outputs and outcomes in the initial tender!

Nadine's resilience and resourcefulness in navigating the challenges that arose throughout the programme ensured that the programme was impactful. Time constraints were a significant hurdle, yet Nadine's ability to overcome this, along with addressing various other barriers, was remarkable.

Nadine's innovative approach to delivering accredited qualifications and creating engaging workshops, such as the highly successful cooking programme last summer, truly stood out. Her creativity and commitment have made a significant impact, and we are thrilled with the results.

Myself and Nadine have often commented throughout the last 18 months that we'll look back fondly on the Multiply Programme and the flexibility it allowed in the hope that what has been achieved will make a difference to those who have engaged on the programme long after the programme finishes.

Please join us in celebrating this achievement and the incredible effort of Nadine and her team over the past 20 months."

Feedback From Participants

"Thank you so much. It was an absolute pleasure talking to you today and I feel I am on the road to success. You have made me feel so much better. I will be looking at the links we discussed"

"Financial Wellbeing are very helpful and ready to help.. very approachable individuals and nothing is too much for them."

"Mrs Johan Hole who passed on her gratitude to Helena and Fiona, she said she's very grateful for their help and definitely helped them get through a rough patch, saying they've been fantastic"

"If I could only ever deal with Helena again I'd be happy. She is a hero to me. She put up with my mental health problems and always offered any help she could and she never let me down on anything she said when would do. She always came through. Thank you Helena. You'll never know how good it was to have someone who genuinely wanted to help. Thankyou so much."

Monmouthshire MasterChef 2024

Overview

Themed “Family Favourite FakeAways,” Monmouthshire MasterChef 2024 aimed to help lower-income families recreate healthier, affordable versions of popular takeaways. Inspired by Financial Well-being 121 insights, the project promoted family bonding through cooking during the six-week summer holidays.

Participants received weekly ingredient payments, and those lacking equipment were provided with air fryers and cooking packs. The initiative helped ease summer financial pressures, especially amid rising food costs.

Thanks to a £7,200 grant from the Monmouthshire Food Partnership, the programme expanded from 50 to 100 participants and extended to the full six weeks.

Programme Highlights

Each week featured a different cuisine—British, Asian, American, Indian, Vegetarian, and Italian—led by resident chef Pavini via pre-recorded demos. A virtual cookbook and shopping list cards supported accessibility and flexibility.

An online community enabled families to share experiences, ask questions, and enter weekly and grand prize draws by posting meal photos. Prizes, donated by local businesses, added excitement and engagement.

Key Outcomes

- 104 households enrolled; 82 completed the programme
- 78 households engaged via online peer support
- 70 outcomes achieved for the Levelling Up Multiply Contract (target: 100)
- 335 individuals fed
- 27 air fryers and 45 cooking tools distributed
- £12,220 provided for ingredients
- £7,200 in external grants received
- 26 prizes awarded; £700 in prizes donated by local partners
- Strengthened partnerships with food clubs and community fridges



Legacy Impacts

One former chef, unable to work due to health issues, found renewed purpose by supporting others and launching a peer group, “Beyond MasterChef.”

Local hotels like The Angel and St Pierre committed to reducing food waste by partnering with community fridges.

Celebrity chefs involved have expressed interest in mentoring local talent. Plans are underway with Coleg Gwent and Careers Wales to support hospitality career pathways.

Mission Christmas

This year we raised an incredible £4,688 and we were able to provide each child with a £30 gift card, allowing families to select gifts that truly suited their children’s needs. On top of this, we were delighted to receive an £8,500 donation of toys and gifts from the Cash for Kids, Mission Christmas Appeal, ensuring each child also received an additional £50 worth of gifts.

Through partnerships with Monmouth Food Bank, The Gateway Church Abergavenny, Caldicot Food Bank, and food parcels created by MHA, we provided 97 food parcels totalling a value of £6,800 to families in need. These packages offered vital support to households during a particularly challenging time, ensuring no one went without over the festive season.





Behind the Scenes

This year’s appeal involved tremendous effort from our dedicated team and 31 volunteers, who worked tirelessly to:

- Sorting transport, Package up and sort toys, ensuring every child received age-appropriate gifts.
- Organise and distribute gift cards to families across Monmouthshire.
- Create a brand-new donation system, making it easier for our supporters to contribute.
- Design and deliver a full marketing campaign, raising awareness of the appeal and inspiring the community to take part.

The appeal would not have been possible without our army of volunteers and the dedication of our Financial Wellbeing Officers. They went above and beyond, driving vans to collect the enormous donation from Mission Christmas, creating food parcels, and ensuring every detail was taken care of. Their efforts behind the scenes were vital to the success of the appeal.



The Elf Trail

We were excited to launch our first-ever Elf Trail, with seven local businesses participating to help spread the word. A special shoutout goes to the Estero Lounge in Monmouth, whose innovative Gift Card Tree encouraged customers to select a denomination and replace it with a gift card. This thoughtful twist on the trail captured the festive spirit and inspired a wave of generosity.

Outstanding Contributions

We are incredibly grateful for the extraordinary contributions we received this year, including a £2,250 donation from our regular anonymous donors in Bristol and significant support from our contractors. [Include contractor donation details here:

AP Waters Building	£500
DT Contracting (South West) Ltd	£500
KRL Services	£250
Glanmor Developments Ltd	£200
Harper Group	£100
Days Rentals	£100
IDM	£ 75
Nationwide Building	£ 50
Careium	£ 50

Recognising Excellence

2024 marked a significant year of recognition for our Financial Inclusion team, highlighting the tremendous impact they have on the residents of Monmouthshire.



IMA Debt and Money Advice Team Nomination

Our Money Wise team was shortlisted among the top four money advice teams across the UK for the Debt and Money Advice Team of the Year award. Although they did not win, being shortlisted for the prestigious IMA Money Advice Awards is a remarkable achievement. These awards recognise excellence and innovation in the field of money advice, open to individuals, teams, projects, and organisations working at various levels across England, Wales, and Northern Ireland. The team were nominated: 'for their exceptional support to tenants in Monmouthshire, helping to maximise incomes and reduce debt by £1.1 million. Their commitment to accessibility, non-judgmental support, and innovative service delivery, especially during the pandemic, has significantly alleviated financial stress for their clients. The team's expertise, professionalism, and continuous improvement efforts, including initiatives like the "Trellis" project, have made a profound impact on the community, providing essential resources and fostering financial resilience'.



CIH Customer Excellence Winners 2024

The Financial Inclusion Team won the Customer Excellence CIH Award 2024. The team was recognised: 'for introducing a new model to build long-term financial resilience among tenants. This approach, developed through extensive consultations, addresses the persistent financial hardships faced by tenants despite previous income maximisation efforts. The new model includes thorough initial investigations, intensive coaching for financial resilience, and initiatives to improve wellbeing and confidence. Practical workshops provided through the Multiply contract, such as budgeting, sustainable fashion, and gardening, further support tenants in managing their finances. The new approach demonstrated a significant improvement in tenants' financial independence, reduced reliance on credit cards, and enhanced overall wellbeing. This innovative approach was hailed as a testament to MHA's commitment to tenant-focused solutions and community welfare'.

Invitation to the Houses of Commons for Financial Inclusion

The Bevan Foundation invited the Financial Inclusion Manager, Nadine, to a function at the Houses of Commons to discuss their efforts in addressing poverty, inequality, and injustice in Wales. The event gathered Welsh MPs, peers, and representatives from various organizations to deliberate on the crucial work being done to alleviate the impacts of poverty and inequality in Wales, as well as the emerging effects.

Nadine had the opportunity to discuss the financial pressures faced by our tenants in Monmouthshire, along with our achievements and ongoing initiatives to mitigate the rising living costs. Key discussions were held with Ruth Jones MP for Newport, Catherine Fookes MP for Monmouthshire, and Kathryn Robson, CEO of Adult Education Wales, among others.

This was a fantastic opportunity to raise the issues faced in a county that is largely acknowledged as a wealthy area. It allowed us to highlight the disparity in wealth within Monmouthshire and discuss additional factors impacting residents, such as the lack of transportation links in rural areas, limited employment opportunities, and insufficient funding to support vulnerable residents.

Planet

Adaptable stewards of the environment, we will continue to build sustainable and eco-friendly homes, championing ecological resilience and contributing towards national zero carbon targets.

Our work in Sustainable Communities is focused on supporting individuals and communities. We recognise that living more sustainably is good for both the planet and our tenants' pockets. Through all our projects we focus on supporting tenants and communities to introduce measures and behaviours that reduce their carbon footprint and also makes better use of the resources they have available. The following are a few examples of where we have mainstreamed support for sustainable living throughout our service provision.

Community Volunteer Hubs and Sustainable Food



Hub Pantries

We have continued to support the Wyesham Warren Food Pantry, who this year have provided 2,251 low cost food bags to 35 of our tenants and communities (60% MHA tenants) to the value of £20 per week, with a deduction of £4 for the member paid charge this equates to a whopping figure of £36,016 worth of food which is directly saving the food pantry members and putting that money back into their pockets. Overall, the Wyesham Warren volunteer group have brought in an incredible £94,599 into the Wyesham community. Chepstow Food Pantry has provided 2,210 low-cost food bags to 35 of our tenants and communities (50% MHA tenants), saving the community £35,360. Between the two pantries they have saved 28.3 tonnes of food waste going into landfill.

The Working Wardrobe

The continued success of the Working Wardrobe project, in partnership with Moxie, has made a significant environmental impact by providing second-hand clothing to tenants entering employment, volunteering, or attending work-related activities such as interviews. Over the past year, the project supported 20 individuals with clothing bundles, included in these figures, 8 were attending interviews, 10 had secured employment, and 2 started new volunteering projects. Notably, 2 participants received brand new safety workwear, including work boots, trousers, and high-visibility vests. These items were provided by Moxie through a targeted grant provision. With the help of 14 dedicated volunteers contributing 56 hours of their time, each participant received an average of 5 items. This initiative not only diverted approximately 100 items from landfill but also promoted sustainable fashion practices, reducing the environmental footprint associated with clothing production and disposal. By reusing and recycling clothing, the Working Wardrobe project exemplifies our commitment to fostering sustainable communities and protecting our planet.

The Smart Export Guarantee (SEG)

The Smart Export Guarantee (SEG) engagement day, organised by the Inclusion team and Community Living Officer, was a follow-up to an initial Energy Support Project by Seven Wye Energy Advice, which facilitated sign-ups to the SEG programme following the Optimised Retrofit Programme (ORP) carried out by MHA. It was clear during the event that these significant improvements have positively impacted all the residents of the complex, and it was heartening to hear about the positive changes in their lives. These upgrades have led to reduced electricity bills, improved passive heat and noise reduction, and increased energy performance. During the follow-up event, all 31 flats were visited, and residents reported substantial improvements in their living conditions. Those who signed up for the SEG programme reported energy provider paybacks of up to £150 for the year, and many residents reported monthly energy bill savings of up to £50 per month. Additionally, 9 more residents agreed to be referred to the SEG programme, further promoting energy efficiency and sustainability within the community.



POP: Personal Outside Paradise

The gardening course POP (Personal Outside Paradise), run by the Financial Wellbeing team as part of the Multiply project, has made a substantial impact on the 12 participants who attended the courses. Delivered at Bulwark Community Centre and Deri View Primary School in partnership with Mucky Feet Garden School and Keep Wales Tidy, the project engaged participants in hands-on gardening activities. Each participant was provided with resources to replicate the lessons learned at home, fostering a deeper connection to nature and promoting sustainable living practices. The project at Deri View was specifically designed to be used by school children, helping them learn how vegetables and fruit are grown, expanding their palates, and encouraging them to take their learning home. By cultivating their own produce, participants not only gained practical skills but also experienced increased physical activity, stress reduction, and the satisfaction of nurturing life from seed to harvest.

Throughout the course, the tutors highlighted that by cultivating their own produce, participants reduce their reliance on commercially grown food, which is often heavily sprayed with harmful pesticides. They were also taught the true extent of carbon emissions from the transportation and packaging of food. The practical skills gained from these courses empower individuals to make environmentally conscious choices, enhancing their overall wellbeing through increased physical activity, stress reduction, and the satisfaction of nurturing life from seed to harvest.

Supporting Greener Communities: How We're Making a Difference

Our engagement team has supported 10 community environmental projects—some through Pitch funding, others through hands-on support and partnership work.

- Caldicot Community Garden – MHA staff Volunteer day to lay a new path.
- Litter Pick Stations – for communities in Caldicot to provide litter picking sessions for our tenants and communities
- TogetherWORKS Garden – Garden tools funded; supported their opening event.
- Sustainable Period Products – 2,523 items distributed to hubs and communities.
- King Henry VIII School – Funded a new community garden
- Castle Park School – Created a sensory garden.
- Albion House – Greenhouse funded for a shared garden space.
- Our Lady and St Michael's – Polytunnel provided for the school garden.
- Cwtch Angels Christmas Toy Giveaway – supported our community hub in Abergavenny to provide preloved toys, not only to save the environment but also save pounds in the pocket
- Wyesham Warren – Community growing project supported; linking with schools and other community growing spaces (due to start summer 2025)



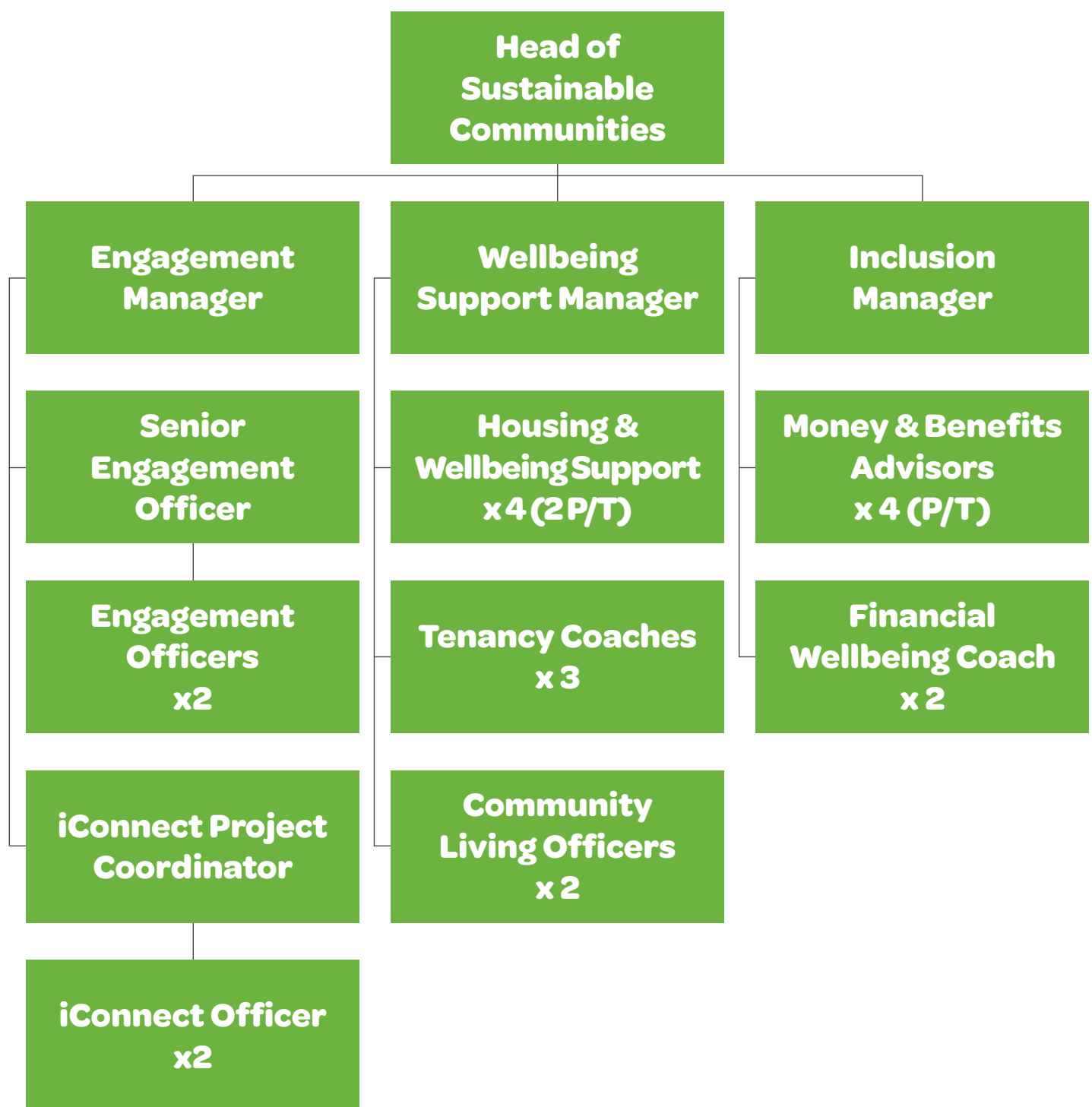
Future Priorities

Building on the work the work and outcomes achieved in 24/25, the team have identified their priorities for 25/26. The financial year 2025/26 will see a seismic shift for the team in that a number of high value external funding streams have now ended and our Housing Support Grant contract is being reshaped and re-tendered.

1. A future for support services and managing complexity: Our Housing & Wellbeing support service is run under contract from MCC Housing Support Grant. The service has operated for almost 10 years but this year the entire Housing Support Grant Programme is being revised and retendered with all floating support services, such as Housing & Wellbeing, being brought together in a single contract. Housing & Wellbeing is an important part of our support provision with a third of its caseload made up of MHA tenants. It is also becoming more difficult to manage the financial viability of the current contract. In preparing for the end of the contract we are considering our position as a contracted support provider and an important part of our work this year will be assessing the value of bidding for a much larger contract and then, if this work's right for MHA, developing a competitive bid. This upheaval is happening at a time when complexity in the support caseload continues to increase and the expectations from Welsh Government around our role in preventing and tackling homelessness become increasingly challenging.
2. Continuing to Develop our Careline Alarms Offer. The hard work and co-production that has been invested in upgrading our Careline Alarms equipment has laid the groundwork for moving to a new proactive way of delivering these services. The digital upgrade brings with it the potential to scale services up or down to meet the needs of the individual while also increasing the transparency of charging. Our new equipment has the ability to link with AI and environmental technology that can base responses on people's behaviour and create alerts and opportunities for intervention from families and carers before health problems become crises. Most importantly, residents will have the opportunity to choose for themselves the level of intervention they would like and the degree to which they can involve their families in their support. What we have learned from co-production in the procurement process for our new careline alarms will now be applied in developing the offer further, balancing affordability against potential and need.
3. Identifying Resources to Provide Support and Advice for Digital Inclusion and Home Energy: Through effective financial management we have been able to extend the life of our iConnect service for another year beyond the end of the UK Government's Shared Prosperity Funding. We have demonstrated the value of the project as it was delivered to the wider community but our aim this year is to specifically understand the value of this support for sustaining tenancies and enabling a degree of channel shift in our services. We are also conscious that, despite a lot of time fostering partnerships with energy advice services especially those that have been supported through Energy Redress funding, the provision of effective energy advice for our tenants is a significant gap. The support we are looking for is that which will be able to spend time with people in their homes helping them manage their homes more efficiently, providing advice around damp and mould and also working with them to prevent energy debt. Having established the need for these services, we will be working to determine what resources will be required to provide them to our tenants and how we can identify those resources.
4. Hearing the Tenant's Voice: Having reviewed our Tenant Engagement activities in 2022 we are coming to the final year of implementation to meet the recommendations of the review. This final year of implementation has coincided with the review into how MHA effectively hears the tenant's voice in its decision making and governance. The work to be done in the final year of implementation together with the actions required to implement the recommendations from the tenant's voice review will provide the focus of activity for our Engagement Team in the year ahead. The team is small but ambitious and, by necessity, we will need to see a re-focus of their time on supporting MHA colleagues to effectively engage tenants more fundamentally in service provision and decision making. This may have an impact on the degree of community development and project work the team will be able to instigate and deliver. They will be prioritising activity that will enable us to learn more about what matters most to tenants and creating a new tier of tenant engagement that will provide renewed assurance that we are hearing the tenant's voice clearly and communicating the impact they have on decision making.

Appendix 1:

Sustainable Communities Team Structure 22/23



Appendix 2:

Sustainable Communities Teams and Services

Inclusion Team

MHA's Inclusion Team is made up of 2 services: Moneywise and Financial Wellbeing. The individual services and what they offer are outlined in the sections below along with the outcomes of their work. The common objective of the team is to support people to improve their socio-economic position through improving financial capability, income maximisation through benefit, debt and budgeting advice and employment and career progression support.

Moneywise

Moneywise is a free impartial service offered by MHA to help and support tenants who are in financial hardship. The project is designed to help our tenants maximise their income and reduce their outgoings, so they have more money in their pockets and are able to pay their rent and bills on time. The team have invested considerable effort into supporting tenants as they move onto universal credit with prioritisation of sanctions, hardship, and appeals. They have been at the frontline of experiencing the financial fallout from the pandemic and are expecting to have to manage unprecedented demand as the impact of rising living costs and the largest roll out of Universal credit continues.

The service can help with:

- Debt advice to help you manage your finances.
- Advice and support around the Welfare Reform changes and appeals should your benefit be reduced or stopped.
- Benefit checks to ensure that you are claiming the right benefits.
- Applying for affordable credit
- Setting up bank accounts and Credit Union accounts
- Home contents insurance
- Saving money on gas and electricity bills
- Applying for a Discretionary Housing Payment, if you are struggling to pay your rent
- Help reducing your water bills through Welsh Water schemes such as HelpU and WaterSure.
- Discretionary Assistance Fund if you have recently moved and need white goods.
- Referrals to Seven Wye for fuel poverty.



Financial Wellbeing

'Improving financial resilience, gaining new skills and supporting people to thrive in their financial future'.

The Financial Wellbeing service have been shaped to equip MHA households with the essential skills and knowledge necessary to cultivate financial security, fostering a sense of safety and confidence in making informed financial decisions for their futures.

The Financial Wellbeing Coaches are adept at mentoring individuals through activities designed to enhance their financial resilience. These activities encompass navigating challenges such as rising living expenses, unexpected financial burdens, and long-term financial planning. Leveraging a wealth of experience in coaching and mentoring, the team instills practical techniques and skills vital for navigating today's financial landscape.

Financial Wellbeing Core Aims:

- Feel secure and in control of their everyday financial skills.
- Improve their financial capability.
- Improve people's numeracy skills and confidence in using them.
- Improve physical and mental wellbeing.



Financial Coaching and Mentoring Sessions

Our Financial Wellbeing Coaches work with individuals to look holistically at their financial situation and improve decision making. The objective is to create a greater sense of financial security and freedom, so that participants feel confident that they can pay bills today, deal with unexpected costs and are on track for a healthy financial future. Coaching topics will include:

- Budgeting and understanding your finances.
- Meal planning/ cooking on a budget
- Utilising community projects to reduce monthly outgoings.
- Energy cost saving techniques.
- Using digital tools to get the best deals.
- Understanding credit
- Basic numeracy skills and techniques to support the above.

Support Team

Our Support Team are made up of 3 teams: Housing & Wellbeing, Tenancy Coaching and Community Living. The Community Living Team also look after MHA's careline alarm service in the community living schemes.



Housing Support Grant – Housing & Wellbeing

The Housing Support Grant (HSG) contract, commissioned by Monmouthshire County Council, provides funding for our Housing and Wellbeing service.

- Housing and Wellbeing provides tenancy and/or housing related support to people in housing need in Monmouthshire, regardless of their tenure, and through timely and effective interventions, this can promote improved wellbeing.
- This project is delivered by 4 MHA staff members, covering 3 FTE posts. The Housing and Wellbeing service covers Caldicot, Abergavenny, Usk and surrounding areas.
- MHA tenants are able to access this support alongside other tenures for people who live within the above geographical areas.

Tenancy Coaching

We employ 3 FTE Tenancy Coaches, who provide support to our most vulnerable and at-risk tenants experiencing issues with managing their property and prioritising their rent payments. The team have provide support to people who experience hoarding issues, clutter and generally have difficulties maintaining their tenancy. The team provide a bespoke service to individual tenants, are compassionate and trauma informed. The team aim to prevent homelessness and enable the tenant through coaching to maintain and sustain their home.

Developed within this year, the team now provide a 5 strand pathway for our most complex households: at risk tenancies referred from Neighbourhood and Income Recovery colleagues; new tenancies and tenants seeking to downsize from New Homes; community safety cases where support is more appropriate than enforcement; responding to welfare calls and concern cards, and, still in development, working with critical non engagement and repeat no access households.

Community Living Officers

The Community Living Officers were introduced to MHA following the older person's review in March 2022. **The key areas for their role are:**

- Relationships and communications, being the first point of contact at the schemes.
- Influencing the culture through creating positive environments.
- • Provide an enhanced opportunity for engagement and wellbeing activity.
- Provide wellbeing support.
- Ensuring MHA's compliance with Health & Safety obligations.
- Delivering an enhanced housing management service.

The Engagement Team

The Engagement Team comprises 2 services, Tenant Engagement and iConnect.

Tenant Engagement

The team facilitates MHA's ability to reach out into our communities seeking out the families and households that we need to have relationships with to understand whether our services are working for them and to ensure that they use those services when they need them. They support other teams to make sure that they are consulting residents when they need to and that they are consulting in the right way. It is also within this team that many of our bids for external funding to support innovative projects are created, for example, the current iConnect project. But the team are also constantly seeking out small funds to enhance our capacity to deliver community projects on the ground.

iConnect

iConnect is a project aimed at tackling digital exclusion through the application of technological and behavioural solutions/innovation. **The objective is:**

- to identify effective ways to support people to cross the digital divide,
- to identify lasting solutions to increase digital engagement in services,
- to enable increased provision of digital services and
- to promote more active digital consumption in our communities.

