

The background of the entire page is a photograph of three children in a swimming pool. In the foreground, a young boy with short brown hair is smiling at the camera, wearing a blue and red wetsuit and holding two yellow foam noodles. Behind him to the left, a girl with blonde hair and blue swimming goggles is smiling. To his right, another boy with blue goggles and a red and blue wetsuit is also smiling with his arms raised. The water is a light blue color.

# Our Customer Annual Review

2024/25

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

# Croeso to MHA

**Welcome to this year's Annual Customer Review. This is where we reflect on the past year and share some of our plans for the year ahead.**

We know the cost of living has continued to put pressure on household budgets, so our financial and wellbeing services have had another busy year, supporting many of you to maximise your income.

In fact, their hard work was recognised by winning the **Chartered Institute of Housing award for 'Customer Service Excellence'**, well done we are super proud of you.

Over **900 customers** have signed up to the MyMHA tenant app, and are enjoying the flexibility and freedom of managing their contract at their leisure. If you are interested in signing up, but are unsure what to do, please let us know.

We are excited to share we are in the early stages of **rebranding Monmouthshire Housing**, which will mean a name change and ensuring our values and mission statement are fit for the future. Hopefully you have received your letter and had your say!

Our customers have lived experience of their home and communities and have a big part to play in helping us improve our services of today and co-create services for future generations. This year, we have undertaken a review of our **Community Voice group** and in this publication, we bring you up to date with our future plans.

We are renewing our focus on the sustainability of our homes and services, as outlined in the 'Planet' section. You can also read more on how we're making MHA greener in our Environmental, Social and Governance (ESG) Report on our website.

**Finally, a big thank you for all your support and feedback, this helps us to understand what is working well and where we can continue to improve.**

**Tony Deakin,  
Group Chair**



# At a glance - our key stats!

These are the stats that mean the most to you, so we have included them upfront so you can see how we are performing.



**96.51%**

customers satisfied with repairs



**397**

anti-social behaviour cases



**4,000+**

homes owned or managed



**97.58%**

repairs completed right first time



**1.97%**

rent arrears



**20**

total formal complaints



**54**

total affordable new homes



**£2.39m**

spent on improving the energy efficiency of our homes

# Our four pillars explained

**This year our Annual Customer Review is split into the 4 pillars below, this helps us to see how we are performing against our objectives in our Corporate Plan.**



## Our Places

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



## Our Prosperity

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



## Our People

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



## Our Planet

We will continue to build sustainable and eco-friendly homes, championing ecological resilience and contributing towards national zero carbon targets.



# Our Places

We know having an efficient and reliable repairs service is important to you and it's a priority for us too. We're working hard to ensure our homes are safe, secure and comfortable.

## Our Repairs Service

### Investing and maintaining our homes

In 2024/25 we spent a total of £16.619m on our repairs and maintenance programme. Here is how it was spent:



**£9.868m**

on planned repairs



**£2.429m**

on repairs to bring vacant properties up to the required standard



**£309k**

on cyclical repairs



**£2.966m**

on responsive repairs (routine maintenance)



**£1.047m**

on health and safety compliance

### Repairing our homes

When you report a repair to us, we work hard to resolve it quickly and to a good standard.



**6,038**

emergency repairs completed



**97.58%**

repairs completed right first time



**30,073**

repairs undertaken

## Ensuring our homes are safe and compliant

We want to ensure you are safe where you live. It's why we're doing everything we can to comply with all the Government guidance and regulations to ensure our homes meet the required standards.

### All homes:



**99.97%**

gas safety checks  
undertaken to homes

**99.77%**

smoke alarm inspections

**99.98%**

electrical safety checks  
undertaken to homes

**99.83%**

Co2 alarm inspections

### Retirement accommodation / apartments:



**100%**

legionella water risk  
assessments

**100%**

passenger lift appliance

**100%**

fire risk assessments

**100%**

stairlift service  
inspections

## Looking after our homes

We invested **£1,001,000** upgrading and maintaining gates, fences, paths, car parks, and boundary walls through our external programme.

## Damp and Mould

**We want all our homes to be free from damp and mould, and have updated our Damp and Mould Policy this year, to reflect this commitment.**



For more info on damp and mould, head to our [website](#) or scan the QR code.



Our  
apprentice  
plumber Lacey  
is smashing  
gender  
stereotypes





**We LOVE receiving your feedback ...**

**Mr Day said ...**

**“I am so grateful to Marc for fixing my boiler yesterday. Marc was very professional and provided an amazing and quick service. ”**

---

**“A big thanks to the trades team who worked on my wet room. Your work was wonderful; you always cleaned up after yourselves and I couldn't be happier with my wet-room. ”**

---

**Mrs Price said ...**

**“A wonderful response. I've been a tenant for donkeys years. I have never had such a quick response to a repair. The gentleman was here in no time. Fixed it all hunky dory. Thank you very much. ”**

---

**Mrs Hughes said ...**

**“I have to say that whilst I have made one of the biggest decisions to move following the passing of my late husband, the lovely homesearch officer has been amazing. Both in her professional and personable manner. She is a credit both to herself and your team.**

**It has been a difficult and emotional journey for me, one which she has made that bit easier”.**

**You can make a **complaint** or leave a **compliment** via the Contact Us section on the website.**



Work at  
Rockfield  
Farm, Undy  
underway



## Building for the future

We are working closely with our partners to increase the provision of affordable homes across South Wales and are committed to assisting Welsh Government to deliver its target of **20,000** new low carbon affordable homes in Wales.

**In 2024 we have ...**



**27**

new affordable homes built



**4**

people helped onto the property market



**37**

affordable homes currently under construction



**27**

homes bought on the open market to support people living in temporary accommodation or facing homelessness



**59**

new homes received planning permission



**6**

homes built by our in-house construction company Capsel

## Some of our development highlights:



**Started building MHA Group's largest housing development to date at Rockfield Farm, Undy.** A total of 120 homes, including 32 for affordable rent.



**MHA joined forces with 23 other Welsh social landlords to create 'Tai ar y Cyd';** a groundbreaking 'pattern book' of house designs that will help make building homes in Wales more energy efficient and cost effective.



**Helped breath life into our High Streets.** The regeneration of Holman House, Caldicot commenced this year to convert the upper floor to flats, including enhanced environmental measures and improve the exterior of the building.



**Branching out into new areas.** We have acquired small parcels of land in Torfaen and Newport areas, as part of our plans to slowly expand our area of operation, helping increase the much-needed provision of affordable homes in South Wales.



## Dedicated to helping residents live independently in their home



**189**

housing adaptations undertaken



**95.5%**

satisfied / very satisfied with service



**96%**

undertaken within target timeframe



## Supporting new residents in their own home



**99.59%**

(target 96%)

Overall satisfaction with their new home

The New Homes Team introduced 'Introductory Standard Contracts' to all new tenants in January 2025; helping residents get up to speed with all things 'tenancy' related, and establishing positive habits from the get go.

## Our neighbourhoods

Here's what we have been up to ...



**4**

'clean and clear' events held



**£1.97** per week

of average saving after service charge review undertaken  
(MHA's lowest year end figure for 5 years)



**4**

community noticeboards erected



**1%**

former tenants' arrears (our income team do everything possible to recover lost rent and charges relating to damage)



**12**

walk and talks across the County undertaken



**96%**

neighbourhood satisfaction achieved

*#lovewhereyoulive*



## Standing Up to Domestic Abuse

Eradicating domestic abuse is a priority for us **We are the first housing association in Wales** to be awarded a Gold Domestic Abuse Housing Alliance (DAHA) accreditation for our approach to domestic violence.



### Creating safe places to live

We know Anti-Social Behaviour (ASB) can have a huge impact on your life and affect whether you feel safe and happy in your home.

**Here's what our Community Safety Team have been up to and how they have performed ...**



**82%**

households happy with how their ASB case have been dealt with



**87**

Homes had improved security



**89%**

Improved customer service levels



**172**

Interventions to undertake access to determine gas / electrical compliance



**91**

Support referrals made



**397**

Community Safety cases managed



**37**

Counselling and mediation referrals made



**10**

Community safety events held



**84**

People supported living with domestic abuse

**“The accreditation is in recognition of your deep commitment to making homes safe, supportive and survivor focussed. From embedding a caring voice into compliance visits, to a 100% success rate in meeting household needs; your work truly exemplifies how the new DAHA accreditation framework supports councils and housing providers.”**

Domestic Abuse Housing Alliance

# Case Study

## We love getting out and about in our communities!

### Our 'Walk and Talks' continue to help identify what our customers need!

Following direct customer feedback received during a 'Walk and Talk' in Dan y Deri our Neighbourhood Officer arranged for **£100** worth of flowers from Abergavenny Garden Centre to be delivered to the Eco Council of Ysgol Gymraeg y Fenni for them to work their green-fingered magic.

The Eco Council comprises two children from every class (year 2 upwards) across the school, dedicated to heightening awareness of why it is important to look after our world and how together we can make positive changes to improve our environment.

Members of the Eco Council alongside residents, and local Councillors had the opportunity to use their eco skills to freshen up some planters with flowers provided courtesy of MHA's 'community benefits' Fund.

Head of Ysgol Gymraeg Y Fenni and the Eco Council loved the morning so much they agreed to work with the local community to look after the planters and even undertake more planting in the future.

Councillor Angela Sandals, Monmouthshire County Council's Cabinet Member for Equalities and Engagement was delighted to be involved and said

***“It's fantastic to see the children's knowledge and understanding of plants and taking a pride in the location where they live. All round it's been such a lovely experience.”***

**Come and join us on a future Walk and Talk, we'd love to know how we can improve your community!**





## Housing and wellbeing

This service provides tenancy and/or housing related support to wider Monmouthshire residents in housing need and is funded through Monmouthshire County Council's Housing Support Grant.



**87**

people were supported of which **38%** are MHA tenants



**£100k+**

of income maximisation has been achieved by those supported by this service.



**94%**

have achieved their desired outcomes



We have sourced grants to the total value of **£118,752.48**



**94%**

now can successfully manage their tenancy



***“My life was upside down, I was living in my car and I was homeless. Following support giving 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, following support, I am in a better place, thinking more positive. I’m out of debt, it’s made a massive difference to my life.”***

## Tenancy Coaching

Our coaches work with customers to give them the skills, confidence and information needed to manage their tenancy independently and be more prepared to tackle life's challenges in the future.



**69**

tenants have been supported



**67%**

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



**94%**

of referrals have been for property conditions



**35**

tenants have been supported with welfare/wellbeing concerns

## Retirement living

Our Community Living Officers (CLO's) are the single point of contact for all our customers at our retirement accommodation. The two CLO's have undertaken



**41**

Tenancy Health Checks



**21**

New tenant home visits

**Thank you to our eight Plas Mawr residents who spent the day helping interview and appoint our new Community Living Officer. We have since welcomed Tracey as our new CLO!**

## Upgraded our alarm equipment

In readiness for the UK digital switchover this year, we delivered a major upgrade of our aging alarm equipment. Customers were involved from the get-go, ensuring that we listened to their specific needs.

As part of the digital upgrade, **100% of Careline Alarms** were also installed in 6 of our schemes.

## Enhancing digital skills

We received a grant of £18,500 from Welsh Government to support their research into digital inclusion called Minimum Digital Living Standard. This enabled us to support 40 customers by providing digital inclusion skills and devices.

## Putting pounds in pockets

Our Welfare & Wellbeing service offers advice on all thing's money, employability and energy & utilities related.



**£1.8m+**

was maximised in customer income!



**122**

customers received one to one financial wellbeing coaching



Helped with **£140k**

worth of customers' debt, writing off **£110k** of debt



**108**

customers completed our courses



**£60k**

was saved through budgeting, reducing bills and improving financial resilience



**50**

group courses across the County including cooking on a budget, gardening and financial resilience delivered



**413**

referrals made to our Moneywise team



**31**

customers supported into work



**303**

customers referred to our Financial Wellbeing team

## Welsh Oscars

MHA won the Customer Service Excellence Award for the second year running at the Chartered Institute of Housing's Welsh Housing awards. The proud recipients this time were our Financial Inclusion team.



Get in touch if you need any financial support. Either scan the QR code or visit our [website](#).



# Case Study



## Cooking up a culinary storm!

**MHA's 'Community Masterchef' smashed expectations with six fabulous weeks of healthy eating tips and cooking on a budget, forging new relationships with local chefs, suppliers and Foodbanks, whilst creating a lasting wider legacy that slayed our original goals!**

Funded by the Welsh Government's 'Multiply' funding pot and from Monmouthshire Food Partnership. The aim of the project was to showcase ways to enjoy "takeaway favourites" in a healthier more affordable manner, whilst encouraging family bonding through cooking. A need identified by MHA's Financial Well-being team.

School holidays are a financially difficult time for many families. With over a hundred families signed up, **£12,220** was awarded to participants to purchase ingredients. A total of **82** families completed the 6-week course, feeding a total of **335** people.

Every household received a weekly payment covering the cost of ingredients. Families were also provided with air fryers (27) and cooking packs if needed.

Each week featured a different cuisine including British, Asian and Italian, devised by local chef Pavinee Taruschio. Recipes were pre-recorded and complemented by a virtual cookbook and shopping list cards, making it easy to follow at home.

The dedicated Facebook community was buzzing with the foodies eager to share their experiences, photos and feedback!

Overall Community Masterchef helped families cook delicious, healthier meals on a budget and fostered a sense of community spirit and fun through weekly challenges and **£700** worth of prizes, donated by local businesses.

### One happy family told us ...

***“The kids and I have absolutely loved taking part. I have become a bit lazy cookingwise over recent years, but this has shown me that it isn't as hard or time consuming as I thought. Also, much tastier and more cost effective and massively reduces our food waste.”***



## Keeping our communities buzzing!

## COMMUNITYBUZZ



**48**

events ran through our Engagement team attracting **1,890** attendees



**£4,320**

given to support our volunteer led hubs



**21,132**

community volunteering hours delivered equating to **£258,022**



**101**

Monmouthshire residents participated in the 'Cost of Living Confidence Scheme' created to train frontline workers to identify and signpost people living in poverty



**£107,500**

received through external funding for community led projects



**4,461**

low-cost food bags purchased through community hub pantries – Chepstow / Wyesham saving tenants and communities **£71,736**



**£53,540**

received from 'community benefits'

## A job well done ...



**Laura Cousins** won TPAS Cymru's '**Tenant of the Year**' award

**Engagement Team** won '**The Community Champion**' award from Gateway Church

# Helping to digitally connect our communities

In 12 months our iConnect IT gurus have achieved ...



**£242,456**

funding received from  
Levelling up for iConnect



**21**

people supported into work



**350**

people attended digital drop  
ins



**284**

people improved life skills



**12**

local community hubs  
and spaces supported to  
improve digital connectivity



**38**

volunteers supported



**50**

local events and activities  
supported



**412**

people engaged



**94**

SIM cards issued





# Case Study

## Volunteering can transform lives

**AL is a 'Disability Can Do' volunteer living with low confidence and physical limitations that hinders their ability to engage socially. Despite these barriers, they have a passion and flair for all things computers and particularly love repairing phones. In a bid to boost their confidence and connect with likeminded individuals they bravely signed up to our digital inclusion programme.**

AL successfully completed a volunteering induction and digital champion and mental health awareness training and was donated a laptop to assist with job research and applications. With aspirations to work with mobile technology they were gifted a SIM card worth £180 a year and mobile repair kit, to help gain experience and take steps to ultimately fulfil their career dream.

The impact the training and support has had on AL has been transformative. Their increased confidence has enabled them to both participate in the inclusion programme, and make new friendships, which has been a joy to see. AL happily takes part in community activities, attends job fayres and is open to sharing their experiences with others - something they could previously only dream about!

### Monmouthshire County Council:

***“What have you done! I cannot believe the difference in AL; they are like a new person. At one point they would not even enter a room without getting upset, now they are greeting people at the Jobs Fayre with so much confidence.”***

### Disability can do:

***“I cannot believe the change in AL it's lovely to see them come out of their shell, thank you for the support you have given them.”***

**AL's journey continues, with support from iConnect, Disability Can Do and MCC's Employability team.**





Happy  
Pitchers at  
'Pitch for Your  
Project'







## Celebrating community spirit

### Monmouthshire Volunteering Awards

In partnership with **GAVO**, the second MVAs were the biggest yet – we welcomed over **100** attendees including key community leaders, to honour and celebrate the **76** nominations and **12** winners.



## Community sponsorship

### Pitch for your project

**19 community projects** benefitted from this funding, equating to **£33,000!**

## Corporate Sponsorship

We have corporate funding of **£5,000** available each year for Monmouthshire Communities, **some of the groups we have supported this year include ...**

### £600

Caldicot School Girl's football team

### £500

Caldicot Musical Theatre

### £250

Friends of Together Works (Caldicot Pride)

### £1,000

Abergavenny PRIDE event

### £1,000

Arts Abergavenny CIC (Abergavenny Arts Festival)

# Prosperity

## Ensuring we grow as a business and remain financially strong is key.

The knock-on impact of rising costs has generated challenges for us all and put significant pressures on our budgets. Despite these challenges, we continue to prioritise support and work hard with customers to keep rent arrears low, making savings across the business to remain financially strong.

## Regulatory assessment

We are committed to meeting high performance standards set by the Welsh Government, ensuring we provide you with safe, quality and affordable homes.

Check out MHA's Regulatory Self-Assessment 2024/2025 on our website, which outlines recommended improvements. We achieved a 'Pass' with the regulator. MHA's next Self-Assessment will be available in October.

## Going digital

Our digital transformation has continued, putting customers at the heart of our digital programme, as we move from manual to digital self-serve. We don't want to leave anybody behind, so support is always on hand.

In 2024 we launched our new website, to better serve our customers and showcase MHA as a leading progressive housing association, who are exciting to work with.

## Social Value – giving something back

Every time we start a new building project with a contractor, we also team up to deliver something called social value.

We work with likeminded contractors and residents and communities to help understand what is important to them and identify projects that could do with an extra bit of cash or support. It's our way of giving back and ensuring we deliver social value across all our development work.





# Case Study

## Breathing new life into our homes!

### St Mary's Place, Portskewett

With the **33 homes** looking spick and span after completion of the retrofit renovation works, the existing large, raised beds outside the properties were looking rather sad and overgrown and in need of an injection of life !

Armed with **£2k** of community benefits courtesy of the Principal Contractor Sureserve, we reconstructed the raised bed and our green fingered asset management team, spent an MHA 'volunteering day' armed with spades and forks, shoulder deep in compost replanting the bed.

Guided by a member of staff who happened to previously work in a garden centre and knew her lavender from her dahlias, the team recreated a display Chelsea Flower show would be proud of.

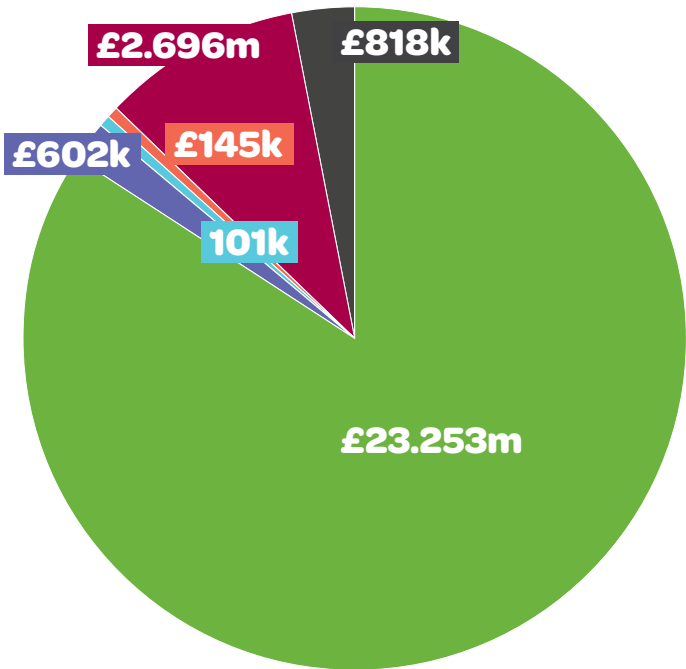


# Where our money comes from and how we spend it

Most of the money we receive comes from your rent, the other sources of income include money from selling homes that we build and grants from the Government. A full break down is provided below.

## Income 2024/2025

### Where our money comes from:

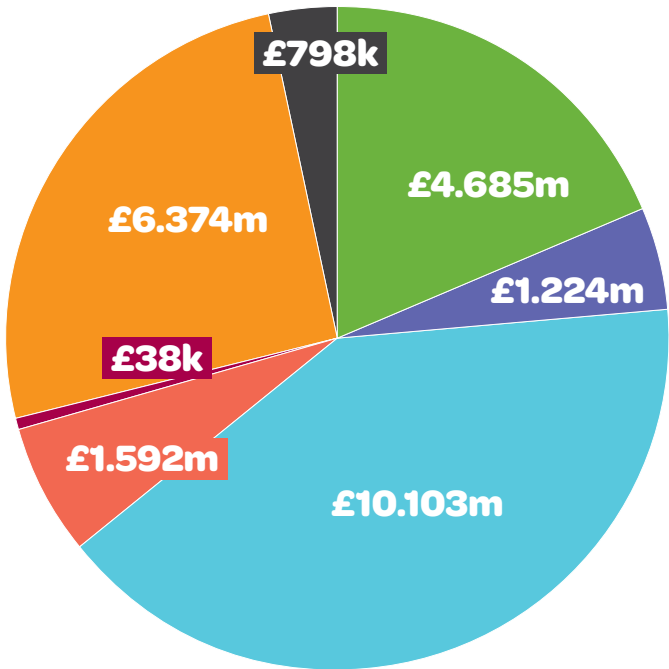


- Rents Receivable
- Government Grants Amortised
- Service Charge Income
- Other Income
- Leaseholders Income
- Income for Support Services

Total **£27.615m**

## Expenditure 2024/2025

### What we spent our money on:



- Routine Maintenance
- Depreciation of Housing Properties
- Management Costs
- Major Repairs
- Service Charge Costs
- Other Costs
- Bad Debts

Total **£24.814m**

Interested in reading more about our business operations and the importance of delivering value for money? have a look at our [Financial Review](#) and [Value for Money](#) publications on our website.

## Resolving your complaints

If you're unhappy with a service you've received from us, we want you to let us know so we can investigate and resolve the matter.

We'll always do our best to put it right as quickly as we can and learn from every complaint we receive, no matter how big or small!



**20**

complaints received - **6**  
(30%) upheld, **5** (25%)  
partially upheld and **9** (45%)  
not upheld



**11**

compensation requests  
received



**90%**

of claims / compensation  
responded to within target

### So what have we learned ...

Although we receive a relatively small number of complaints, we take complaints very seriously.

As a result, we have made numerous improvements to some of our policies and procedures to help streamline the process. Lessons learnt relating to our repairs service were used to help shape a larger review taking place in 2025.

We have also put in place a monitoring system for informal complaints, which means we will be better able to identify trends early on and have a more proactive approach to resolving.

**You can find details on our  
complaints procedure on our  
website, or give us a call.**



# Our People

## Equality, Diversity and Inclusion (EDI)

We are passionate about embracing our differences and uniqueness our shared diversity brings, so we can best serve the communities and people we work for. We know we are not there yet – but we know where we want to be, as we continue our journey to get our culture and services right for everyone.

### So what we have done ...



Revamped our internal Steering Group, who are responsible for working with you in setting clear goals and measures to help deliver meaningful and lasting change.



Reviewed the specialised support agencies we use and enlisted Language Line to help with communication barriers.



Started working towards the Tai Pawb 'Deeds Not Words' Pledge to fight racism.



Trained more 'Equality Impact Assessors', to check our policies and decisions to ensure everyone is treated fairly and equally, addressing any potential discrimination or barriers.



We've 're-balanced' the gender representation on our Boards.



Continued to work on the Welsh Language Scheme which will be replaced with Welsh Government's Welsh Language standards in November 2025.



Marched with pride during Pride month, representing MHA at both Abergavenny, Caldicot Pride events.



Signed up to the LGBTQ+ HouseProud Pledge delivered by Stonewall, pledging our commitment to LGBTQ+ customer equality and support.



As part of LGBTQ+ History Month, we hosted a vibrant Equali-tea party for staff, where we filled our cups with knowledge, resources and pride!



## Deeds Not Words

A pledge to end racial inequality in housing







# Turning up the volume on our Customer Voice

**Our customers are at the heart of everything we do, so ensuring YOUR voice is heard is key to delivering the services you want and expect.**

BUT we need you on board to help us understand what we're doing well, and where we need to work harder!

Community Voice meet several times a year and are passionate about making a difference. Their experience and knowledge is put to good use by challenging and influencing how we design and deliver our services, so we can make sure we are providing the right services in the right way. They also provide a direct link to our Group board.

In a recent satisfaction survey, we were chuffed to hear 90% of residents were satisfied with MHA generally and 85% of you trust us. Although we want to improve this further !

We were disappointed at the slight drop in satisfaction when it comes to listening to your views and acting on them / giving you a chance to take part in decision making and are on a mission to put things right.

We have been busy speaking to residents, board members and other housing providers to get a clearer picture of where things might have gone off track and how we can improve.

## Going forward

**We will ...**



**Strengthen the Community Voice Group (CV):** We will shortly start searching for a new chairperson to steer Community Voice, who will work directly with our 'Board' to ensure your views are heard at the highest level.



**Better Communication:** We're committed to improving our feedback to you by giving regular updates on the actions taken. We will do this in a number of ways.



**More Accessible Ways to Have Your Say:** We recognise some of the opportunities to get involved might not have been convenient for everyone. So, we'll be introducing more accessible ways, information to follow soon!

**These steps are just a starter for ten! Your voices are so important to us, and we're committed to ensuring they are heard and acted upon.**

Thank you :)

## Meet our Board

Our board members come from all walks of life, not just from the social housing sector. This helps us to see the bigger picture and look at things from a different point of view. They set our corporate strategy and challenge us to be the best we can be.



**Tony Deakin**  
MHA Group  
Chair



**Dimitri Batrouni**  
MHA Group  
Vice Chair



**Colin Lewis**  
Group Board  
Member,  
Chair of  
Operations  
Committee



**John Miller**  
Group Board  
Member, Vice  
Chair, Capsel  
Board



**Cael Sendell-Price**  
Group Board  
Member



**Lynda Campbell**  
Group Board  
Member,  
Chair of  
Governance &  
Remuneration  
Committee



**Nicola Tindale**  
Group Board  
Member



**Tim Jackson**  
Group Board  
Member



**Kalwant Grewal**  
Independent  
Audit  
Committee  
Member



**Ann Cornelius**  
Group Board  
Member



**Julie Evans**  
Group Board  
Member

## It's a farewell and thank you ...

to the members who have left MHA's Board this year



**Alan Soper**  
Chair of Audit &  
Risk Committee,  
Group Board  
Member & Capsel  
Board Member



**Reg Kilpatrick**  
Group Board  
Member



**Hannah Vickers**  
Independent  
Development  
Committee  
Member



**Mat Cooling**  
Independent  
Audit & Risk  
Committee  
Member



For more information on what each member brings to our board, have a peek at our [website](#). or scan the QR code.

## Meet our Senior Management Team

Our Directors guide and inspire us by driving our vision and company strategy with bags of enthusiasm and lots of support!



John **Keegan**

Chief Executive (resigned 31/08/2025)



Gwyndaf **Tobias**

Gwyndaf Tobias, Interim Chief Executive Officer (CEO)



Becky **Oliver**

Assistant Director of Property Services (Building Services & Assets)



Chris **Kinsey**

Assistant Director of Property Services (Development & Capsel)



Michele **Morgan**

Director of Housing & Communities



Julie **Stone**

Interim Director of Resources



Karen **Tarbox**

Director of Property Services (resigned 31/05/2024)

## Charity fundraising

At MHA we are a charitable bunch, during 2024 we raised ...



**£816**

for Save the Children  
through our Christmas  
jumper day and raffle



**£268**

for Hospice of the Valleys  
in our St David's day Welsh  
cake bake off



**£143**

for Longtown Mountain from  
contributions made from the  
staff survey fund

## Contacting us

Customer Call Centre ...



**91.49%**

of all calls are answered within 30 seconds

**84.85%**

of calls resolved at first point of contact

**94.6%**

of you were satisfied with the service you  
received

It's been a chatty kind of year, we have ...



**14,866**

emails



**13,588**

digital interactions in total



**1,194**

live chats



**35.8%**

of all interactions are digital



## Let's Get Social

MHA are currently active across 4 platforms. To keep up to date with what we are doing as a business and what is going on in your community, give us a Follow.

### Where can you find us ...



**3,133**

Followers  
(MHA)



**1,047**

Followers



**1,339**

Followers  
(Community  
Buzz)



**3,812**

Followers

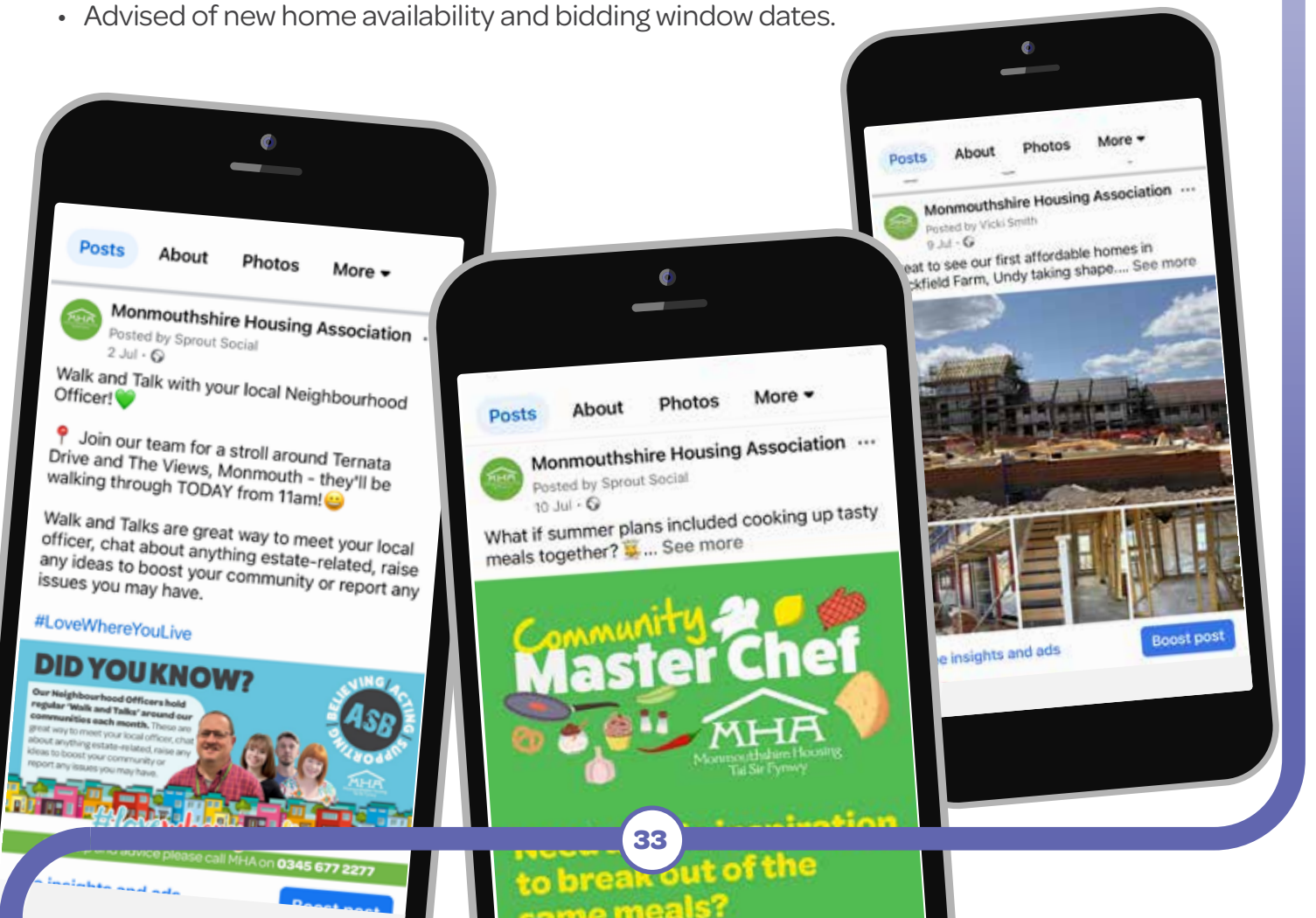


**1,739**

Followers

## What we used social media for in 2024 ...

- We launched our tenant app.
- We announced the launch of our new website.
- Advertised our walk and talks
- Promoted job and board vacancies
- Promoted our Masterchef, Gift Card and Pitch for Your Project launches
- Created awareness of our support services including financial and UC support.
- Shared construction updates on new developments
- Advised of new home availability and bidding window dates.



Helping  
ensure our  
communities  
are spick and  
span!





# Our Planet

We are committed to reducing the impact we have on the climate. Achieving net-zero carbon missions is a core priority for MHA, making sure we have the right measures in place to tackle climate change.



## Supporting greener communities

**We supported 10 community environment projects, through our Pitch for Your Project community funding pot and partnership work including:**

### Caldicot community garden

MHA staff took a volunteer day and laid a new path.

### Litter pick stations

Organised for communities in Caldicot to provide litter picking sessions for tenants and wider community.

### TogetherWorks garden

Garden tools funded to support their opening event and staff volunteering day used to plant bulbs and build garden furniture.

### King Henry V111 school

Funded a new community garden.

### Castle Park School

Created a sensory garden.

### Albion House

Greenhouse funded for a shared garden space.

### Our Lady & St Michaels

Polytunnel provided for school garden.

### Cwtch Angels Christmas preloved toy giveaway

Saving environment and pounds in pockets.

## Saving pounds and our planet in our communities:



**28.3**

tonnes of food waste saved from landfill through community fridge projects based in our hubs



**2,523**

sustainable period products distributed through community hubs



**1**

litter pick completed with **10** volunteers

Cwrt Severn,  
Caldicot  
transformed  
and energy  
efficient

*“I have lived here for almost 6 years and can say it is a lot better than how it looked previously. The biggest benefit to all residents is saving money on our heating and electricity with the solar panels. In fact, this month I noticed that the heating money I have put on has been lasting that little bit longer.”*

*Alan, Cwrt Severn*





## Committed to building new sustainable homes

All our new homes designed and built by us will achieve an energy efficiency rating 'EPC' A using low carbon space and water heating solutions and solar PV.

We will also consider employing modern methods of construction, where appropriate, and new innovations to help improve both the safety and speed of delivery. We are committed to reducing construction waste and improving the quality of our homes even further.

We Increased use of local supply chains where possible, helping bring down our construction carbon footprint.

## Improving the energy efficiency of our existing homes

We are working hard to improve the sustainability of our older homes, to make them warmer and more affordable to run.

This will typically include a range of works to improve its energy efficiency, making it easier to heat, and able to retain that heat for longer. Improvement works typically include insulation, highly efficient windows and doors, ventilation, heat pumps and solar panels.

We receive additional funding from Welsh Government called Optimised Retrofit funding to go towards paying for these works.

Total combined spend on retrofit / improvement works in 2024/25: **£2,390,000**

### So what have we installed:



**82**

windows



**94**

doors



**174**

boilers



**116**

heating upgrades



**82**

roofs



**110**

solar panels



**45**

external wall insulations



**109**

kitchens



**37**

bathrooms

Improvements have reduced the total annual CO2 emissions by over **135** tonnes per year, equivalent to the average CO2 emissions to approximately **70** of our homes!

## Optimised Retrofit funding at a glance

We have received **£3.96m** worth of Optimised Retrofit funding from Welsh Government, which has enabled us to improve the energy efficiency of some of our homes:

Financial year	ORP Projects	MHA funding	WG Grant
23/24	Cwrt Severn / Elm Avenue	£374,000.00	£728,000.00
24/25	Newland Way / St Mary's Place	£474,000.00	£850,000.00
24/25	Kings Fee / Somerset Way / Middle Way (phase 1) / 52 solar pv installs	£283,000.00	£1,210,000.00
25/26	Middle Way (phase 2) / The Albion / 72 solar PV installs	£391,293.37	£1,173,880.11
		<b>£1,522,293.37</b>	<b>£3,961,880.11</b>

We take the responsibility to reduce our carbon emissions and take care of our wider environment, including wildlife very seriously.

## Our recycling targets

We 100% comply with the Waste Regulations for Wales on waste segregation and recycling.

Achieved Green Dragon Environmental Standard demonstrating our effective environment management.

**Our 5-year ecology plan will be renewed this year, here are some of the things that we have achieved at our offices:**

- Implemented bird houses
- Installed bat boxes and mouse boxes
- Created a wildflower area for bees
- Created a pond to help establish an eco-system
- Implemented rainwater harvesting to significantly reduce rainwater usage





# We'd love to hear from you!

**We want to be able to provide the response you need from MHA, whenever and however you contact us.**

We value your feedback and want to work with you to make improvements to our services. We know we don't always get things right, and are committed to learning from the things we get wrong and making things better for everyone.

**If you'd like to get in touch with us and share your thoughts and opinions on our services we'd love to hear from you.**

**You can do this in lots of ways including:**

**In writing:** Monmouthshire Housing, Nant Y Pia House,  
Mamhilad Technology Park, Mamhilad, NP4 0JJ

**By email:** [customerservices@monmouthshirehousing.co.uk](mailto:customerservices@monmouthshirehousing.co.uk)

**By calling:** 0345 677 2277

**On our website:** [www.monmouthshirehousing.co.uk](http://www.monmouthshirehousing.co.uk)

**On our official social media channels:**    

Get involved with helping us make changes for the better

# Have you downloaded the MyMHA App yet?

**The MyMHA  
app turned  
1 years old  
this summer**

Don't forget you can  
check your account, pay  
your rent, report a repair  
or anti social behaviour  
– any time of day, which  
is convenient for you.



Scan for Android



Scan for Apple

**MHA**  
Monmouthshire Housing  
Tai Sir Fynwy