



Our Customer Annual Review

2025/26

What's in this report

- 3 Welcome from our Chair
- 4 You Said, We Did
- 5 Our key stats
- 6 Farewell MHA ... Hello Awen!
- 7 Our four pillars explained

Our Places

- 9 Our Repairs Service
- 13 MHA's stock at a glance
- 13 Case Study
- 14 Building for the future

Our People

- 17 Case Study
- 18 Support
- 22 Keeping you safe in your community
- 24 Keeping our communities buzzing
- 27 EDI
- 27 Welsh Language Standards

Our Prosperity

- 28 Where our money comes from and is spent
- 29 Our Board and Senior Management Team
- 24 How we are regulated
- 31 Complaints and learning
- 32 Investing in community ideas
- 32 Supporting local groups

Our Planet

- 33 Warmer, more energy-efficient homes
- 34 Retrofit update
- 35 Case Study
- 36 Saving money and reducing waste
- 37 Social Media
- 39 We'd love to hear from you!



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Welcome / Croeso

Welcome from our Group Chair, Tony Deakin

Croeso and welcome to this year's Customer Annual Review.

This year's review comes at an important time for MHA. In September, I will formally step down as Group Chair, with Ann Cornelius succeeding me in the role. I have been proud to serve as a Board Member since 2017, including as Vice Chair before becoming Chair, and it has been a privilege to be part of an organisation that is so committed to tenants, homes and communities.

As I write this welcome, I do so with both reflection and confidence for the future. Over the past year we have continued to invest in existing homes, build new affordable homes, strengthen repairs and support services, and listen carefully to what tenants tell us. These priorities will remain central as Ann takes on the role of Group Chair and helps guide the organisation through its next chapter.

That next chapter includes our rebrand in September, when MHA will become Awen Housing Group. You can read more about what is changing, why it is happening and what it means for tenants in the dedicated rebrand article later in this review.

As we move through this period of change, our commitment remains clear: tenants remain at the heart of everything we do. We will continue to focus on satisfaction with the services we provide, clear communication, good value for money and support that is tailored to people's needs.

As you read on, you will see how we have performed over the year and how tenant feedback is helping shape what we do next. Look out for You Said, We Did examples throughout, showing where your views have influenced decisions and led to action. Our resident groups and The Exchange also continue to give you important ways to be heard and involved.

I would like to thank tenants, leaseholders and residents, who has shared a view, completed a survey, attended an event, raised a concern, given a compliment, or taken part in Community Voice, The Exchange or other focussed conversations. Your involvement makes a real difference. I hope you enjoy reading about the progress made this year, the work still to come, and the exciting future ahead as we move forward together.

Tony Deakin,
Group Chair



You Said, We Did: Making sure your voice is heard

You said:

You want to know that when you share your views, they are listened to, taken seriously and used to make a difference.

We did: We already use tenant feedback to shape services and decisions, and this year we have been improving how we bring that feedback together, learn from common themes and report back on the difference it is making. This helps our Board and staff see more clearly what tenants are telling us, what action has been taken, and where we need to keep improving.

Look out for the You Said, We Did symbol for examples from different service areas, showing how feedback from surveys, complaints, conversations, Community Voice, The Exchange, events and day-to-day contact with tenants is helping shape policies (the way we work), services, support and local action.



At a glance: Key stats and impact

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



92.7%

Overall tenant satisfaction



96

Homes under construction



97.3%

customers satisfied with repairs



£16.2m

Investment in existing homes



3,996

homes owned or managed



19

total formal complaints



1.51%

rent arrears



£2.39m

spent on improving the energy efficiency of our homes



40

total affordable new homes



Farewell MHA ... Hello Awen Housing Group



You should already be aware we are going through a 'rebrand', which means we are soon going to be legally changing our name to Awen Housing Group

We might be changing how we look as a business, but our staff and services we provide to you will not be changing!

We are passionate about building lots more affordable homes, investing more money into the services you tell us you value and importantly continuing to improve our level of tenant satisfaction.

A big thank you to everybody who has taken part in our consultations – this is an important way for you to feedback to us about what you think about our services.

We also value the input from our resident consultation group Community Voice, who have helped shape our communication plans with their honest feedback, reinforcing the need for transparency, straightforward messaging and using a range of tools to deliver our messages – we know a one size fits all approach doesn't work.

We will be sorry to see the name MHA go but are very proud of what has been achieved since our creation in 2008 and are excited about the future for Awen Housing Group.

Since 2008 we have evolved massively, we now build our own homes and provide a wealth of services, helping to support residents to thrive in their own homes. A change of name and expanding our boundaries of operation, will enable us to help and support even more people.

Please be assured we are the same organisation, with same friendly staff we just look a bit different and have updated our values and mission statement to reflect the way our business, your landlord is evolving

Some of the things that will be changing include:

- The name of our app will now be MyAwen
- Our social media platform names
- Our website address
- Our email addresses

We will be writing to you over the next few weeks to confirm all of these details and what you need to do, so please don't worry.

For more information, have a look at our Frequently Asked Questions section on our website.

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 that having a safe, warm and well-maintained home matters to you. It matters to us too. This year we have continued to invest in repairs, safety checks, damp and mould work, neighbourhoods and new affordable homes.

We have also worked with partners to support safer communities, respond to anti-social behaviour and help people affected by domestic abuse. Feeling safe in your home and neighbourhood is just as important as the home itself.

Our Repairs Service

Investing and maintaining our homes

In 2025/26 we spent a total of £16.2m on our repairs and maintenance programme. Here is how it was spent:



£9.4m

on planned repairs



£2m

on repairs to bring vacant properties up to the required standard



£800k

on cyclical repairs



£2.8m

on responsive repairs (routine maintenance)



£1.2m

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.



4,280

emergency repairs
completed (incl. Out of
Hours)



96.85%

repairs completed right first
time



16,480

repairs undertaken



99.99%

Appointments kept

YSWD

Tenants helped shape our repairs review by telling us what matters most when repairs are reported, arranged and completed.

This feedback helped us focus on clear communication, reliable appointments, access to the service and completing repairs right first time wherever possible. Community Voice also helped make sure tenant priorities and experiences were reflected in the review. We are using this feedback alongside repairs satisfaction surveys and equality impact information to keep improving the service. During 2025/26, **97%** of repairs were completed right first time and **99.99%** of appointments were kept.



Ensuring our homes are safe and compliant

We want to make sure tenants and leaseholders are safe where they live. That's why we work hard to make sure our homes meet the required standards, in line with Government guidance and regulations.

All homes:



100%

gas safety checks undertaken to homes

99.83%

smoke alarm inspections

99.98%

electrical safety checks undertaken to homes

99.73%

Co2 alarm inspections

Retirement accommodation / apartments:



100%

legionella water risk assessments

100%

passenger lift appliance

100%

fire risk assessments

100%

stairlift service inspections



Tenants helped shape our new Balcony Policy

We spoke with residents at a coffee morning at Cwrt Severn in Caldicot and sent a survey to all **157** homes with a balcony. We received **57** replies, and everyone who responded supported having a clear policy in place. The feedback also showed where extra advice would help, including reminding tenants to report hazards, supervise children and pets, and avoid using balconies for BBQs. As a result, the policy focuses on helping tenants use their balconies safely, supported by clear leaflets, Tenant Handbook information and fire safety updates.



MHA's stock at a glance

As at 31 March 2026, MHA owned, managed or had responsibilities for 4,218 homes across a mix of accommodation types. The table below gives a brief description of each type and the number of homes we had at year end.

Type of accommodation	Brief description	As at 31 March 2026
Social rent homes	Homes let at an affordable rent set below market levels.	3,943
Intermediate rent homes	Homes let below normal market rent for people who need an affordable option.	43
Supported housing accommodation	Homes with additional support to help people live safely and independently.	12
Market rent homes	Homes let at the usual private rental rate for the local area.	11
Leasehold homes:	Homes where MHA has responsibilities for shared areas, services and building management.	209

Working in communities where you live

YSWD Case Study

A safer home, a fresh start

When concerns were raised about a family home and the wellbeing of the children living there, our team worked with the tenant and partner agencies to rebuild trust and agree the right support.

Using a supportive, trauma-informed approach, we worked with Children's Services and others so housing formed part of a wider plan to help the family.

Repairs were progressed, a skip was funded to help remove clutter safely, and the family were supported to move when the home needed more extensive work.

The partnership approach improved communication, created a safer living environment and helped the family make a positive fresh start.

#lovewhereyoulive

Building for the future:

Developments and homes built

We are working with partners to increase the number of affordable homes available within Monmouthshire and in future, will be in the surrounding areas such as Torfaen and Newport. Demand for housing remains high, and building more homes is an important part of our long-term plan.

This year we built, acquired and progressed a number of homes to help meet local need. We also continued to explore opportunities in new areas, supporting our ambition to grow carefully while continuing to invest in existing homes and services.

Completed or undergoing refurbishment to meet WHQS standards:

Development / area	Type of homes	Number of homes	Stage	Expected completion / completed
Homes in Monmouthshire	Social Rent	17	Completed or undergoing refurbishment to meet WHQS standards	3 in 2025/26 14 in 2026/27
Homes in Newport	Social Rent	11	Completed or undergoing refurbishment to meet WHQS standards	5 in 2025/26 6 in 2026/27
Homes in Torfaen	Social Rent	2	Completed or undergoing refurbishment to meet WHQS standards	1 in 2025/26 1 in 2026/27
Rockfield Farm (north), Undy	Social Rent	32	Completed	March 2026
Caldicot School, Caldicot	Social Rent	46	Commenced on – site Feb 2026	November 2027
Monmouth	Social Rent	50	Commenced on site – March 2026	May 2028
Mon Bank Newport	Social Rent	42	Site Acquired March 2026	December 2027
Wheatfield Close, Monmouth	Social Rent	13	Planning approved March 2026	April 2028

Case Study

Here when it mattered most: Supporting people through the floods



When severe flooding hit Monmouth in November 2025, many people were forced from their homes in the middle of the night with little or no warning. Some had no access to medication, warm clothing, food, phones, pets or personal belongings, and many of those most affected were older people or tenants living in adapted homes.

By 8am on the Saturday morning, we had brought together a multi-disciplinary incident team and deployed colleagues to the Monmouth rescue centre. Staff provided calm, face-to-face support and helped people access emergency accommodation, medication, food, clothing, family contact and support for pets.

Over the following days, colleagues were visible in affected streets, carrying out wellbeing checks, delivering food, hot drinks and essential supplies, and keeping people updated through direct conversations, written information, social media and phone support. We also worked closely with Monmouthshire County Council, Natural Resources Wales, volunteers, local businesses and funders to coordinate practical support.

- All displaced MHA tenants were accounted for and safely relocated by Saturday evening.
- 18 severely affected households were supported with hotels, Airbnbs, storage and longer-term accommodation.
- Each affected household was given a named staff member and ongoing updates as needs changed.
- People were helped to access relief funding, liaise with insurance companies, replace essential items, redirect mail and bills, secure storage and receive food vouchers before Christmas.
- All affected tenants were resettled into suitable longer-term accommodation by Christmas.

For some people, the floods changed everything. Many had lost almost all their belongings and some did not have home contents insurance. We supported people with practical help and housing options that suited their circumstances, including permanent moves where this was the right choice for them.

In a crisis, communication is about more than information. It is about being present, reducing fear, listening and helping people take the next step when their lives have been turned upside down.



Our People

‘Our People’ is about the support, services and opportunities that help people feel heard, included, safe and able to live well. This year, that has included strengthening tenant voice through our 2 resident groups, helping people get online, supporting households through financial pressure, and working with people to sustain their homes and tenancies.

The section also highlights housing and wellbeing support, tenancy coaching, support for older residents, community safety, equality and inclusion, and our preparations for the Welsh Language Standards. Together, these stories show how practical support, listening and partnership working can make a real difference to people’s lives.

YSWD Case Study

Helping people get online with iConnect

This year, our iConnect project helped people build confidence, get online and feel more connected. Between July 2025 and March 2026, the project engaged **142** people through workshops, events, drop-ins, outreach and one-to-one support. Of these, **122** received direct help with digital skills, online access, connectivity, employment, finances, training or wellbeing. The project also provided or loaned **56** devices, including phones, tablets, laptops, MiFi units, SIM cards and WiFi connectivity boxes.

110 surveys were started and 61 were fully completed, helping us understand the difference the project made.

100% of those who completed the evaluation survey said their digital skills had improved.

Four households were supported to apply for the Smart Export Guarantee, with each household estimated to save around £190 a year on energy bills.

Flexible three-month equipment loans gave people time to build confidence before deciding what longer-term digital support they needed.

Support was practical and personal. People were helped to access online banking, pensions, health appointments, Universal Credit, MyMHA, video calls, training, employment opportunities and online services. Everyone who completed the evaluation survey said their digital skills had improved.

For many people, the biggest difference was not just getting online, but feeling less isolated and more independent. Tea & Tech groups, digital drop-ins and community sessions gave those taking part a relaxed place to learn, ask questions and support each other. As one person described it, technology helped “open a door” to family, friends, services and support.

Support to help you live well at Home

The right support at the right time can help tenants feel safer, more settled and better able to manage their home, wellbeing and independence.

Our Housing and Wellbeing service supported **89** people during the year through one-to-one support and drop-in advice. The team helped **47** people maintain stable accommodation independently and supported others facing homelessness, eviction or difficult housing situations to access safer, more settled options.

Support is tailored to each person, from benefits and grants to safeguarding, wellbeing advice or help finding safer accommodation.

One resident told us:

“

I feel safe for the first time in years.”

Tenancy coaching:

Tenancy coaches supported **112** tenants, including **77** receiving coaching and **35** referred through welfare concerns. The service helps people build confidence, improve property conditions, respond to concern cards and sustain their tenancy, with coaches responding to concern cards within 24 hours.



Financial Wellbeing & Support

We know the cost of living continued to put pressure on many households this year. Our financial wellbeing and inclusion teams worked with people across Monmouthshire to help maximise income, access benefits and grants, reduce hardship and keep tenancies on track.



£1.74m

of income was maximised for people through our inclusion services.



1,459

hardship interventions were delivered during the year.



£118,539

of hardship support was secured to help households facing financial pressure.



567

shopping vouchers were provided to support people with essential costs.



£25,040

of internal hardship funding was distributed.



101

people from 50 organisations completed Cost of Living Confidence training, helping frontline workers spot when someone may need extra support and signpost them to help.

Support included help with food, fuel, essential household items, emergency grants, welfare benefits and debt reduction. For some households, it meant having the basics covered at a difficult time. For others, it helped increase income, reduce worry and make it easier to stay safe and settled at home.



The breakfast bags were a lifesaver during the holidays. It just took the pressure off knowing we had the basics covered.”



Support for older residents:

Community Living Officers continued to support residents in our schemes with wellbeing, safety and independence. This included person-centred fire risk assessments, fire safety engagement, digital care alarm upgrades and scheme improvements such as the refurbished communal lounge at Cae Pen Y Dre.

One example shows how this support can make a real difference. After the death of her husband, one older resident became increasingly isolated. Through regular wellbeing visits, her Community Living Officer worked with Social Services to arrange escorted shopping trips, learning opportunities, social activities and practical support. This helped her stay active in her community and remain independent at home for longer. It also:

- Reduced loneliness and isolation.
- Increased community participation.
- Improved wellbeing and confidence.
- Helped her remain safely in her flat for as long as possible.
- Supported a planned move when her care needs changed.



Thank you for the communication throughout our support. It definitely helped her to be supported to stay in her flat as long as she could.”

– Social Care Assessor

Keeping you safe in your community

Our Community Safety Team worked with residents, tenants, colleagues and partner agencies throughout the year to help people feel safer at home and in their neighbourhoods. The team supported people affected by anti-social behaviour, domestic abuse, safeguarding concerns and other issues that can affect safety and wellbeing.



Following lower satisfaction levels in the last survey, this service was reviewed to better understand what was working well and where improvements were needed. As a result, feedback helped us focus on clearer communication, stronger case oversight and more consistent updates.



660

community safety cases were managed during the year.



125

safety access cases were managed, helping us complete important gas and electrical checks.



397

anti-social behaviour cases were supported, including new and reopened cases.



1,089

Noise App logs and 1,166 incidents were recorded to help understand the impact on people and build evidence where needed.



119

domestic abuse cases were supported, with most being new referrals.

Most cases are resolved through advice, support, reassurance and partnership working. Where behaviour causes harm or risk, we also take firmer action to protect people and communities.



89

warning letters were issued where behaviour needed to change.



31

legal notices were used to help manage serious risk and nuisance.



8

serious court outcomes were secured, including possession orders and injunctions.



12

letting requests were made to support safer housing options where needed.



3

behaviour agreements were put in place to help set clear expectations.

We also focused on practical help for people affected by community safety issues, including referrals for support, reassurance events and extra security measures in and around homes.



79.63%

Anti-Social Behaviour case satisfaction.



97

households received extra home safety support, including CCTV, doorbell cameras and alarms.



25

counselling referrals, 6 mediation referrals and 48 wider support referrals were made.



18

CCTV units were used across our communities, including 3 new or relocated units.



7

community reassurance events or activities were coordinated.

Keeping our communities buzzing

Introducing your representatives...

The Community Voice Group!

Community Voice has continued to make real progress this year. The group has welcomed new members, appointed a new Chair and agreed its workplan for the year ahead. It provides a direct link between residents and decision makers, helping make sure tenant and leaseholder views are heard when services are shaped and improved.



Foreword from the Chair of Community Voice:

When I became Chair of the Community Voice Committee, I did so because I believe tenants should have a genuine say in shaping the services they rely on.

Community Voice helps make sure residents are not just told about decisions after they are made, but are part of shaping them. Alongside The Exchange, it gives people a direct way to raise issues, share experiences and challenge MHA where things can be better.

This year, tenant voices have helped influence policy, service improvements and the conversations we have with the Board about what matters most, from repairs and communication to the standards MHA sets for itself as a landlord. I would like to thank everyone who has given their time, views and energy to this work.

As MHA moves forward as Awen Housing Group, a strong resident voice will be more important than ever. A larger organisation needs clear, meaningful ways for people to be heard, and Community Voice will continue to champion that.

If you have not taken part before, I would encourage you to get involved. These are your homes, your services and your community – and the more tenants and leaseholders who take part, the stronger that voice becomes”.

Mark Howells - Chair, Community Voice Committee

Community Voice achievements in 2025/2026

- Shaped reviews of repairs, community safety and tenant voice.
- Improved tenant involvement through more meetings, refreshed Terms of Reference and stronger Board links.
- Helped shape tenant messages for the Awen rebrand.
- Made rent and service charge information clearer.
- Supported regulatory assurance through tenant outcome workshops.
- Contributed to EDI discussions and action plan updates.
- Shared tenant views on recruitment, health partnerships, digital inclusion and green spaces.
- Agreed service priorities and a 12-month workplan.
- Took part in anti-racism, hate crime and Exchange launch activities

**COMMUNITY
VOICE
APPROVED**

Before we published this review, members of our Community Voice Group read it and told us what they thought.

They were pleased to see the positive progress made during the year, but also reminded us to keep the information clear, explain acronyms, avoid too much detail where possible, and include leaseholders where relevant. Their feedback has helped us make this edition clearer and more inclusive.

Alongside Community Voice, The Exchange was launched as a new, flexible way for tenants to get involved without needing to join a formal committee. The launch included our Social Snowball event, which helped spread the word, start conversations and encourage more people to take part. This year, 210 tenants signed up, giving people more ways to share views, take part in conversations and influence decisions.

There are exciting plans ahead, and there will be lots of different ways to get involved — from sharing your views and joining conversations to taking part in events, projects or The Exchange. To find out more, contact our Engagement Team.

The Exchange and engagement in action

This year, our engagement work brought people together across Monmouthshire to share views, shape local priorities and strengthen communities. Across 48 co-produced community events, 1,890 people took part, helping turn local conversations into practical action.

The Exchange also helped create a clearer link between everyday tenant feedback, Community Voice and the decisions we make as an organisation. We supported **19** tenants to attend training courses, helping build skills, confidence and opportunities.

Community involvement also unlocked wider investment and value, with **£107,500** in external funding secured for community-led projects, **£53,540** in Community Benefits, and **21,232** volunteering hours contributing an estimated **£258,022** of social value.



EDI (Equality, diversity and inclusion)

Everyone should be able to access our services in a way that works for them. This year we have focused on making our information, support and services clearer, fairer and easier to use, with a particular focus on improving support for disabled people.

You can read more about our Equality, Diversity and Inclusion Strategy on our website, including what we are doing to build fairness and inclusion into everyday services.

We are also developing a three-year Anti-Racism and Hate Crime Plan. We will work with communities, support agencies, Community Voice and local partners so the plan focuses on the right priorities and helps remove barriers to our services. The new plan will feature on our website over the coming months.

Progress to date:

- Made better use of equality impact assessments when developing policies, projects and services.
- Improved access to support agencies and communication support, including Language Line.
- Developed a contractor handbook so partners working in and around homes understand our equality and inclusion principles.
- Supported Pride events and achieved Stonewall LGBTQ+ Housing Pioneer Accreditation.
- Reviewed the language in our information leaflets so they are clearer and more inclusive.
- Delivered anti-racism training for Board, Community Voice members and managers.
- Raised awareness of neurodivergence with colleagues, with further manager training planned.



Welsh Language Standards

We continued preparing for the Welsh Language Standards, which will replace our current Welsh Language Scheme. This is about making sure people can access information and services in Welsh where needed.

It also means having a clear and practical approach for tenants, applicants, partners, contractors, colleagues and others we work with.

During the year we reviewed policies, processes and communication needs, including written information, contact routes, Welsh language requests and how teams build this into everyday services.

We will keep tenants updated as this work develops and make sure colleagues have the guidance and support they need.

If you would prefer us to communicate with you in Welsh and haven't already told us, please speak with the Call Centre Team when you contact us.

Our Prosperity

Most of our income comes from rent, so it is important that we show how it is spent and how it benefits homes, services and communities. This year we continued to invest in existing homes, build new affordable homes and support people through financial pressures.

We also report on complaints, regulation and value for money because being open about performance helps build trust and shows where we are improving.

Where our money comes from and how we spend it

Your rent helps fund maintenance and improvements to your homes, services and support we provide. We also receive income from other sources, including Government grants and money from homes we build and sell. Service charges help pay for shared services such as communal areas, grounds maintenance, safety checks and building-related costs

Income 2025/2026

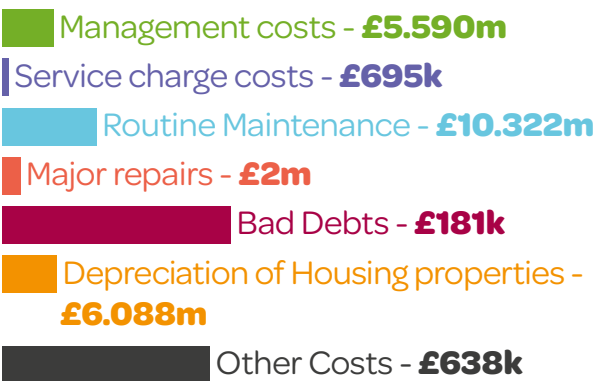
Where our money comes from:



Total Income: £28,607

Expenditure 2025/2026

What we spent our money on:



Total expenditure: £25,514

Keeping rent arrears low and supporting tenants

Rent is our main source of income and helps pay for repairs, safety checks, new homes and support for communities.

We focus on early rent support, helping tenants check benefit entitlement, agree affordable payment plans and access money or debt advice where needed. Keeping arrears low helps tenants stay in their homes and protects the services we provide.

Our position: Rent arrears remained low in 2025/26 at 1.51%, compared with 1.97% in 2024/25.

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.



Anthony Deakin
MHA Group
Chair



Dimitri Batrouni
MHA Group Vice
Chair



Colin Lewis
Group Board
Member &
Operations
Committee Chair



John Miller
Group Board
Member & Vice
Chair, Capsel
Board



Cael Sendell-Price
Group Board
Member & Audit
Committee Chair



Lynda Campbell
Group Board
Member &
Governance
& People
Committee Chair



Nicola Tindale
Group Board
Member &
Development
Committee Chair



Tim Jackson
Group Board
Member



Ann Cornelius
Group Board
Member



Julie Evans
Group Board
Member



Kalwant Grewal
Independent
Audit Committee
Member (to
31/01/2026)



Mark Howells
Independent
Board Member
– Community
Voice



In the summer of 2025, **John Keegan**, who helped establish MHA in 2008 and has led the organisation ever since, left us following a period of ill health on the 31 August 2025. John has made a lasting contribution to MHA and our communities, and we wish him all the very best for a well-earned retirement!

Gwyndaf Tobias, our Deputy Chief Executive and Director of Resources, provided interim leadership during John's absence and was officially appointed as the new Chief Executive on the 28 October 2025. He is supported by the Directors and senior leaders:

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!



Gwyndaf Tobias
Chief
Executive
(from 28/10/25)



Julie Stone
Director of
Resources
and Company
Secretary



Michele Morgan
Director of
Housing &
Communities



Karen Tarbox
Director of
Property
Services (from
10/02/2026)



Chris Kinsey
Assistant
Director of
Property
Services
(Development)
& Interim
Managing
Director of
Capsel Limited



Becky Oliver
Assistant
Director of
Property
Services
(Assets)
(to 31/03/26)

How we are Regulated...

The Welsh Government regulates registered social landlords in Wales to make sure they are well governed, financially viable and delivering good quality homes and services. Under the current Regulatory Framework, landlords receive judgements for Governance and Financial Viability using four colour categories. The table below explains what each category means:

Green	Meets the standards	The landlord is doing what is expected and receives routine checks.
Yellow	Needs some improvement	The landlord meets some standards and needs to improve, with closer checks.
Amber	Serious improvement needed	The landlord is unlikely to improve enough without help from the regulator.
Red	Action needed	The landlord does not meet the standards and formal action is needed.

Earlier this year, we completed our assessment and are proud to report that **MHA achieved a Green / Compliant judgement (Governance & Finance)**. We will continue to use tenant feedback, Community Voice and The Exchange to improve homes and services.

Complaints and learning

Complaints help us understand where something has gone wrong and what needs to improve. We want residents to feel confident that complaints are listened to, investigated properly and used to improve services.

Formal complaints

2024/2025: 20 | 2025/26: 19

Compensation requests

2024/2025: 11 | 2025/26: 17

Responded to within target

2024/2025: 90% | 2025/26: 53.85



We are using complaints to make practical service improvements, including:

- Keeping tenants better updated during repairs, consents and complaints.
- Making letters and decisions clearer, more empathetic and easier to understand.
- Strengthening oversight of ASB cases and risk assessments.
- Recording key decisions and contact notes more consistently.
- Improving staff training on difficult calls, succession requests and customer communication.
- Reviewing processes where delays can happen, including voicemail cover and urgent enquiries.

*Complaint response times fell this year because of staff capacity and extra pressure in Property Services. Extra support is now in place, performance has improved, and we will keep monitoring response times closely.

Investing in community ideas

This year, engagement helped secure **£161,040** for communities through external funding and Community Benefits. This support helped community-led projects, local groups and volunteer-led hubs to keep delivering activities and services that matter to local people.

Pitch for Your Project opened applications for a **£25,000** community fund, giving local people the chance to pitch for small grants of up to **£500** or larger grants of up to **£2,000**. Ideas included new uniforms and bursary support for Blue Phoenix, extra hives for Bees in the Community, and support for Tother Works to develop a working men's shed.

At MHA we are a charitable bunch, during 2025 we raised ...

43 staff volunteering days were coordinated this year, giving colleagues the chance to support local projects and give something back to the communities we serve.

Volunteer-led community hubs were also supported, contributing **£4,320** of value to help sustain local services, activities and places where people can come together.

Supporting local groups

Through our **£5,000** community sponsorship fund, we helped local clubs, events and community activities continue to bring people together and support wellbeing across Monmouthshire.

Groups supported in 2025/26 included:

- Abergavenny Youth Netball Club
- Caldicot Musical Theatre
- Tintern Village Fete



Our Planet

We are working to make homes warmer, greener and more efficient, while reducing the impact we have on the environment. This includes improving existing homes, building new homes to higher environmental standards and supporting greener community projects.

Retrofit work, insulation, heating upgrades, solar panels, recycling, biodiversity and community gardens all play a part in helping homes and communities become more sustainable. MHA are also reducing the impact of day-to-day travel, with all four pool cars used by colleagues when visiting homes and communities now fully electric.

Warmer, more energy-efficient homes

Improving energy efficiency is about more than meeting standards. It helps tenants live in warmer homes, manage energy use and reduce the risk of fuel poverty.



160

homes have had solar PV installed.



1,600

homes still need further energy efficiency upgrades.



2,626

homes have achieved a SAP 75 energy rating.



£22m

is the estimated cost of energy efficiency works needed to meet WHQS 2023.

What this means for tenants

- Homes that are easier to heat and keep comfortable.
- Better information to help us target investment where it is needed most.
- Lower carbon homes, supporting our wider environmental commitments.

The challenge ahead

- Some homes are older or more complex to improve.
- More than a third of homes were below SAP 75 at the end of 2025/26.
- The cost of meeting WHQS 2023* is significant, so extra support and careful planning will be needed.

*WHQS 2023 means the Welsh Housing Quality Standard 2023. This is the Welsh Government standard for the quality, safety and energy efficiency of social homes in Wales.

Retrofit update: warmer, greener homes

This year, retrofit and major works continued across several communities, helping to make homes warmer, greener and more energy efficient. Projects included:

- **Newland Way, Wyesham:** a wider package of retrofit works, including solar PV, loft insulation, cavity wall insulation, external wall insulation and ventilation improvements.
- **The Albion, Monmouth:** external wall insulation and solar PV to help improve energy efficiency.
- **Middle Way, Bulwark:** external wall insulation and solar PV, with residents kept updated as work progressed.
- **Solar PV:** installations across a number of other homes to help support cleaner energy use.

Because this type of work can be disruptive, tenants and residents were kept informed and supported before, during and after projects. Our Major Works Project Co-ordinator visited tenants before work started to explain what was planned, who would be on site and how to raise questions.

Updates were shared through newsletters, key milestone information, contractor contact details, weekly site visits and regular inspections. This gave people opportunities to ask questions, raise concerns and understand how work may affect nearby homes.

At Newland Way, where the work was more complex, leaseholders were included in the consultation and some tenants needed to move out temporarily. Teams worked together to support household moves, utility arrangements, packing and transporting belongings, helping reduce the pressure on those affected.

By combining named project updates with practical support, the aim was to make improvement works as smooth as possible while investing in homes for the future.

Retrofit Survey feedback shows many tenants are already feeling the benefit of retrofit works, with homes staying warmer for longer, heating being used less often and some tenants reporting lower energy bills.

Comments included:



The windows have made a massive difference"



I hardly put the heating on"



My bills have reduced by half".

Case study

Greener spaces, cleaner communities

During 2025/26, tenants, local partners and council teams helped keep outside spaces clean, safe and welcoming. Neighbourhood Officers spent regular time in communities, carrying out estate inspections and responding to issues such as fly-tipping, litter, dog fouling, abandoned vehicles and overgrown gardens. A further 40 multi-agency Walk and Talk visits took place with partners including Monmouthshire County Council, Environmental Health and Gwent Police, helping concerns to be spotted early and practical solutions agreed.

Community clean-up events gave residents practical support to improve their local area. In Caldicot, the council's Waste and Recycling Team, local ward councillor Sue Parkinson and MHA worked together to provide mobile skips, support litter-picking and hand out dog fouling bags. These activities helped residents dispose of unwanted items responsibly and reduce the risk of fly-tipping.

Unused land is also being explored as a way to support greener, healthier communities. Working with SamKat Consulting, areas were identified that could be used for community gardens, food growing, carbon capture and wellbeing activities. Plans are now being developed for two underused open spaces at Somerset Way and Oakley Way, following conversations with residents about how these spaces could be improved and enjoyed.



Saving money and reducing waste through food pantries

Community food pantries continued to help families reduce food costs while cutting waste. The Wyesham Warren and Food 4 You pantries moved successfully to fully volunteer-led organisations, supporting almost 100 families with affordable food.



5,714

low-cost food bags were distributed.



Nearly 100

families were supported through community food pantries.



£101,270

of annual savings were generated for residents.



Food 4 You is absolutely brilliant. I save between £60 and £80 a month on my shopping.”

Let's Get Social

Our social media platforms are a key communication tool for us and enable us to engage with our Followers at the touch of a button. Our following has increased substantially over 12 months, so thank you to those already engaging with us.

Where can you find us ...



3,541

Followers
(MHA)



1,126

Followers



1,405

Followers
(Community
Buzz)



4,673

Followers



1,705

Followers

Examples of what we have used our platforms for this year, include:

- Launching Pitch for Your Project
- Promoting our new developments and new homes available
- Announcing our new name
- Launching Monmouthshire Volunteering Awards
- Creating awareness of events such as neighbourhood 'walk and talks' and fun days

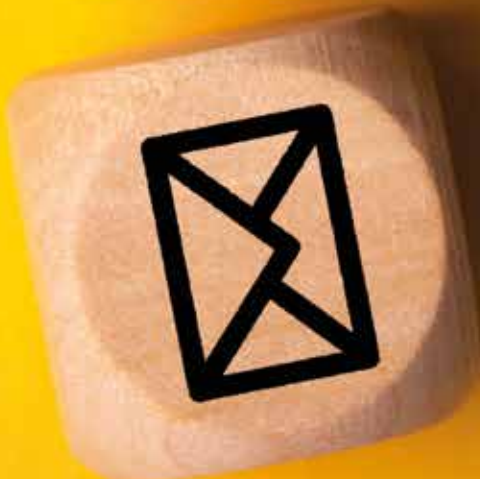
We have refreshed our Social Media Policy to reflect our new identity coming into force in September 2026, so our newsfeed will start looking a little bit different. The name of our platforms will be changing to reflect our new name Awen.

We will pin the details of our new platforms on our existing platforms, so to keep up to date with everything 'Awen', please just follow these instructions.

Find out more about us and our work

You can find these reports on our website if you would like more detail about our performance, finances, plans and how we are meeting our commitments.

- Value for Money Report
- Environmental, Social and Governance Report
- Corporate Plan
- Self-Evaluation and Regulatory Assessment
- Financial Statements



We'd love to hear from you

Your feedback helps us improve. Whether you want to make a complaint, share a compliment, join The Exchange, attend an event or simply tell us what matters to you, we want to hear from you.

How to contact us

If you have rung the mainline this year, our Customer Contact Team may have been your first point of contact. They help connect you to the right service and resolve as much as possible first time.

88%

of all calls are answered within 30 seconds

85%

resolved at first point of contact

99.82%

of you were satisfied with the service you received

We have ...

Responded to **26,447**

emails

Engaged in **1,058**

Live Chats

% of digital interactions **36.5%**

(increase from 0.74% last year)

You can contact us in the following ways:

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

By email: customerservices@monmouthshirehousing.co.uk

By calling: 0345 677 2277

On our website: www.monmouthshirehousing.co.uk

On our official social media channels:    



Monmouthshire Housing Association

☎ **0345 677 2277**

@ **customerservices@monmouthshirehousing.co.uk**

🌐 **www.monmouthshirehousing.co.uk**

✉ **Monmouthshire Housing Association**
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Scan the QR code to
access the MHA website.

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.