



Monmouthshire Housing Association  
**A Year In Review**  
2021/22



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# Welcome & Introduction

Hello! It has been another challenging year managing the business during an on-going pandemic, but on a hugely positive note, there has still been a lot to celebrate at MHA.

We have continued to work hard delivering much needed services and support in our communities, actively challenging societal issues, such as debt and poverty, loneliness, access to work and training, domestic abuse, and homelessness. In fact, we have recently created a 'Making Poverty a Priority' group, to take this even further.

We've continued our commitment to building **53** affordable homes and aim to create a pipeline of **200** or more in the next 4 years, despite overcoming a shortage of materials and labour.

Repairing and maintaining our homes is an important part of what we do and prioritise investment, ensuring excellent standards are maintained.

Over the last 12 months, our new board has settled extremely well and we are looking forward to the interaction with the newly formed Community Voice Committee (CVC). CVC comprises **8** passionate, talented individuals (**5** are tenants), eager to work with MHA to help us navigate our journey to top performing service delivery.

Engaging customers in decision making and continual service improvement is critical to us, and we look forward to exploring the results of the recent tenant's survey with you, taking on board the work you value and your opinions on what matters most to you – so a big thank you for taking part!

Throughout lockdown and beyond, our customers and colleagues have responded magnificently. You have all gone above and beyond what could have been expected, and by doing so, have demonstrated a huge community spirit and enormous compassion for your neighbours, so thank you again!

Despite the extraordinary challenges of the last two years, we have ambitious plans for our future and are committed to investing in our people, our homes, and our communities.

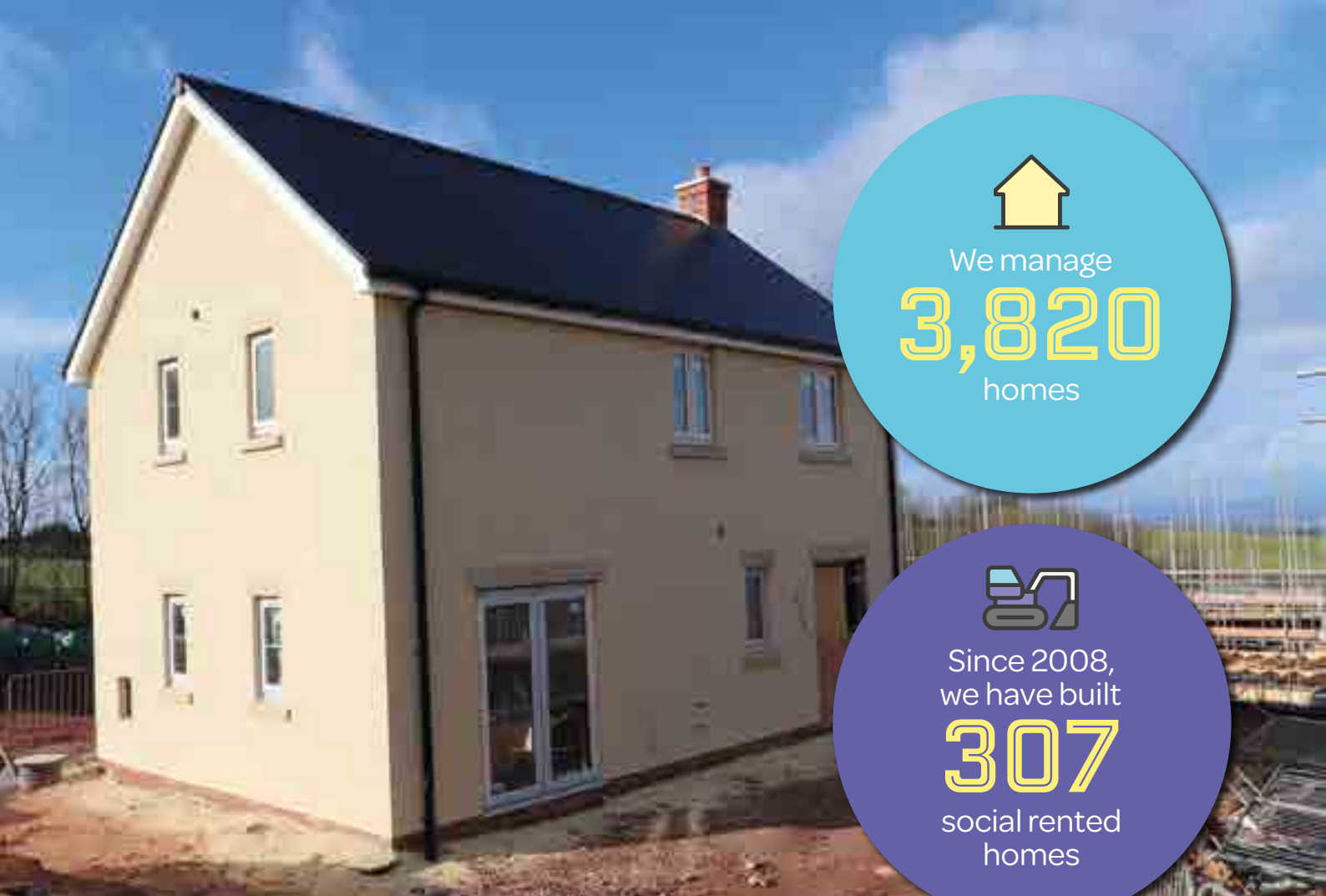
We hope you enjoy reading this year's annual review and would welcome any comments that you may have.



**John Keegan**  
Chief Executive



**Andy Jones**  
Chair of MHA Group



We manage  
**3,820**  
homes



Since 2008,  
we have built  
**307**  
social rented  
homes

Housing development at Devauden, Abergavenny



An afternoon of fun in Caldicot



Including apprentices,  
we have  
**256**  
Staff



We manage  
**239**  
Leasehold  
homes

# About Us

We're Monmouthshire Housing, a Registered Social Landlord operating mainly within the county of Monmouthshire.

As we are a charitable organisation, any surpluses earned are reinvested into new and existing homes and are used to help meet our social and community objectives.

Delivering the very best services to our customers means we need a strong financial, resilient and well-run business to support our efforts. We set the bar high, continuously improving what we do and align this work with Welsh Government's national standards.

This review outlines how we are consistently meeting these standards, what we have achieved and outlines some of our exciting plans for the future.

## Our vision

MHA provides **high quality homes and services** that meet stakeholders' expectations. Daily, we seek to transform lives by enabling communities to realise their ambitions. We have created an environment where people can have a brilliant quality of life, in areas where they aspire to live and work.



Visit [monmouthshirehousing.co.uk/about-us](https://www.monmouthshirehousing.co.uk/about-us) for more info on our 5 year plan.

## Our values



### Open

We will act honestly and with integrity and our decisions will be made inclusively and transparently.



### Flexible

We will be innovative and proactive and view change as opportunity.



### Fair

We are committed to delivering services with an even-hand and ensuring equality of opportunity for everyone.



### Achieving

We will set and reach ambitious goals and targets.





Rockfield Avenue, Monmouth  
Llys Mounon, Shirenewton



Gardens at Davies Court, Abergavenny









Family Funday at Caldicot Rugby Club  
Supporting the community



Lynda Randall, NHS worker competition winner





# Great Landlord

The global pandemic impacted everyone's lives and with it came significant challenges. However, the wellbeing and safety of our customers and colleagues remained our absolute priority.

Through a combination of excellent relationships with our contractors and partners, dedicated staff and the patience and support of our tenants, we have been able to overcome most challenges and barriers, keeping everybody safe and ensuring the continued delivery of our high quality services.

We aim to be inclusive in all aspects of our service delivery and as an employer we will always seek to ensure we treat every individual with respect, and according to their needs.

We are committed to meeting the government's targets to achieve net-zero carbon emissions and this is one of our key strategic plan targets.

We are also currently working hard to improve our digital offering to our customers and are busy working on our tenant portal, which we are hoping to launch later in the year.

Don't forget we also offer online contact via our website, Livechat and are very active on all social media platforms, so why not give us a Follow. Our approach is digital by design but leaving no-one behind.

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**2022/23 promises to be another exciting and challenging year for MHA.** Look out for the

Striving for **EXCELLENCE** mark throughout this document to learn more about our future plans.

## Striving for EXCELLENCE...

As we come out of the pandemic, our services are now back to normal, albeit a new type of 'normal'. Opportunities to work in a more efficient way are helping MHA transform their service delivery, meaning an even better service for our tenants!





Flats at St David's Road, Abergavenny



One of Capsel's employees (our subsidiary company)



## What the **Housing Regulator** expects of us...

- That we safeguard tax-payers' interests, the reputation of the sector and protect social assets
- That we have sound governance arrangements, comply with law and all regulatory and statutory requirements and the senior management and Board are clear on their roles, responsibilities, and accountabilities
- That we are robust in our deliberations when seeking out new business and development opportunities and are clear how this affects future business
- That we have sound financial plans and sufficient funding to support the business together with effective systems and controls in place to monitor performance and compliance with covenants





# Great Business

The world around us is changing, so we've got to be even more efficient to keep delivering new homes and good services.

Our core focus is to remain financially strong, as we build on our resilience and growth. As we are a not-for-profit organisation, we reinvest any surplus we make back into our homes and services.

## A snapshot of what we have achieved...



Maintained Universal Credit arrears at **4.43%**.



Increased our Annual Turnover.



Our Auditors awarded us '**substantial assurance**' for the way in which we conduct the business (our governance arrangements).



Maintained overall rent arrears at **1.97%**.

## Striving for EXCELLENCE...

2022/23's focus will be on:

**Seek out opportunities to partner with organisations to create investment that strengthens the communities we serve by...**

- Identify development and other partnership opportunities, including outside Monmouthshire
- Deliver MHA's Stakeholder Engagement Strategy identifying strategic partnerships built upon trust and shared values
- Diversifying and growing the business
- Identify market sales options outside Monmouthshire
- Develop Capsel 5-year business plan and secure sustainable surpluses for future investment

**Maintain financial viability and the confidence of funders and partners...**

- Roll out new procurement strategy and create further efficiency savings
- Maintain overall rent arrears at 3.0% or below
- Maintain Universal Credit arrears at 6% or below
- Review MHA's pension offer
- Obtain a contractual commitment for Social Value contributions from construction and development contracts
- Have robust governance structures in place to ensure we are meeting Welsh Government's Regulatory Standards





Flats at St David's Road, Abergavenny  
On site in Abergavenny



Before



After

Garden works at Raglan Way, Chepstow





# Great Homes

At MHA we believe your home should be affordable and safe, a place you are proud to call home and where everything is in good working order.

Our emergency and urgent repairs service and heating service programme remained largely unaffected by the pandemic thanks to the hard work of our Building Services Team. Any backlog accumulated during the worst periods were cleared by the Summer.

A combination of access to labour, materials, environmental issues and pandemic restrictions affected the delivery of our development programme.

We successfully completed our external works improvement programme, improving the external areas of our homes into more attractive, functional living spaces for our tenants.

We completed essential safety checks and put in place a robust fire door review improvement programme for 2022.

## A snapshot of **what we have achieved...**



**All services** are now fully operational.



Increased the number of homes we built this year by **57**.



Purchased **5 homes** for social rent.



Maintained customer satisfaction at **90%+**.



Installed new digital **24 hour emergency alarms** at our sheltered schemes.



Maintained **'gold standard'** in our empty homes awaiting new tenancies, regardless of lock down restrictions.



Building work at Pembroke Road, Chepstow  
Oak Grove bungalows, Monmouth



Before



After

Improvements at St Mary's Place, Portskewett



## What the **Housing Regulator** expects of us...

- That we maintain accurate and up to date records of our liabilities, assets and condition. That we use this information to deliver repair and renewal programmes and make informed investment decisions
- That all publicly funded homes meet required standards of design and quality and are maintained to this standard
- That we meet all applicable statutory requirements providing for the health and safety of the occupants in the home





## Property



**99.97%\*** of our homes have received a gas safety check.

\*One overdue as at 31<sup>st</sup> March



**4,558** Emergency Repairs completed.



**99** properties benefitted from external works programme.



Installed **175** new roofs.



**100%** tenants satisfied with the way their repair was dealt with.



**100%** Legionella Water Risk Assessments completed.



**100%** Fires Risk Assessments were completed.



Passengers lift servicing – **100%** compliant.



Stair lift servicing – **93.14%**.



**27** bathrooms fitted.  
**88** kitchens fitted.  
**160** windows & doors replaced.  
**98** boilers installed.

## Striving for EXCELLENCE...



Our focus is to build and maintain our homes to high safety and quality standards

### Future Plans...

#### Building homes where people aspire to live and work by...

- Increase the supply of homes available by 75 through new development, regeneration and acquisitions over the coming year
- Develop a pipeline of 200 properties for the next 4 years
- Improve the energy efficiency of new and existing homes and set our pathway to net zero carbon...
- Develop a funding strategy to deliver Welsh Government decarbonisation targets

## Satisfaction



**87.5%** of tenants satisfied with quality of their home.



**92.1%** confirmed MHA provide a home that is safe and secure.



**89.8%** satisfied with repairs and maintenance service.



**87.5%** of you were happy with your neighbourhoods.



Quality workmanship at Llantilio Crossenny



Before



After

Improvements on St Tecla Road, Bulwark

## A snapshot of our amazing properties and neighbourhoods...

New homes at Devauden, Abergavenny







Anghidi Close, Tintern

Tidying up at Cwrt Severn, Caldicot



Before

After



Beautiful views in Llangynidr







Some of our Inclusion Team



Offering advice in the community

Our **iConnect** Team at Abergavenny Market



## What the **Housing Regulator** expects of us...

- To listen to our tenants, and involve them in decision making and shaping services
- That we continuously drive improvement in achieving positive outcomes, make best use out of available housing and respond appropriately to new challenges
- That the Board assures itself of current service performance, including tenant satisfaction and drives continuous improvement





# Great Services

As a charitable organisation, our role goes beyond providing homes and housing services.

Our ongoing involvement in our communities is as important to us as it is to you. This investment is helping tenants to lead independent lives, secure employment and transform the fabric of our neighbourhoods.

## A snapshot of what we have achieved...



Our dedicated Work & Skills Team have supported **56** tenants into work.



**35** volunteering and work Placements started.



Supported **5** apprentices across the business, from electricians to neighbourhood officers.



Our wonderful in-house moneysaver experts have helped **443** tenants maximise their income, totalling **£582,280.31**.



Donated **£800** to local foodbanks across the county.



Let **244** homes and helped **40** families move to new homes through our Mutual Exchange programme.



Tenancy Coaches were on hand to assist with rent arrears and other issues at home, as part of their everyday support offer.



Appointed **two iConnect Officers** who will be helping as many people as possible to access the internet safely and independently. The iConnect Team will help to build confidence and improve digital skills.



Appointed **two Community Living Officers** who will be working within our older persons schemes. The officers will be focussing on wellbeing, engagement, health & safety and being our tenants first point of contact. They will also be playing a key role in delivering our 'Older Persons Offer'.



Cwtch Angels, Abergavenny  
Acorn Parenting Group with some new books



Donation to Mind Monmouthshire





## Giving something back

Our **£7,000** community sponsorship scheme has supported many groups across the county:

- **Caldicot Town Ladies**
- **Caldicot RFC Under 8's**
- **Cwtch Angels**
- **Abergavenny Library of Things**
- **Monmouthshire Youth Service**
- **Caldicot Town Team**
- **Acorn Parenting Groups**
- **Abergavenny Women's Aid**
- **Disability and Inclusion Projects and Social circles at The Bridges Centre**



**We awarded a share of £13k to 7 Community Groups through our Pitch For Your Project scheme.**

**We were truly blown away by the effort put into every submission and were delighted to be able to support community groups such as...**

BASE - Building Attachments, Security and Emotional Wellbeing: **£2,260.**

Love to Move: **£2,828.**

Youth Cabin Abergavenny: **£3,000.**

Monmouthshire Netball Club: **£1,000.**

Abergavenny Rhinos Football Club: **£1,000.**

Abergavenny Community Fridge: **£2,000.**

Caldicot Walking Football **£1,000.**

**MHA have dedicated £25,000 this year for financially supporting its more vulnerable tenants living with stress and trauma, caused by hardship and poverty.**



Busy painting stones

Circus acts at Caldicot Rugby Club



## In our communities

Our Engagement Team have been busy out in our communities over the last year. The team has worked in partnership with other organisations to organise events, training and other activities throughout the county.

## Keeping you connected

The pandemic has been a difficult time for everyone. With restrictions in place for the last two years it was important that tenants at our schemes had a way of keeping in contact with loved ones. Our Engagement Team set up weekly virtual lounges at our sheltered schemes to help tenants keep in contact with friends and relatives and these were a huge success.

Our Engagement Team also organised for five of our sheltered schemes to have digital tabletop tablets. These tablets enabled tenants to take part in online groups, e-learning and training.

## Activities

As we have eased out of lockdown restrictions, the team set up a range of events and activities within our sheltered schemes. These included golden hour music sessions, book reviews, art classes, digital skills sessions, Mon Life adult learning sessions and tea, coffee and chat sessions.

As well as organising events in our schemes, a range of other community activities were organised throughout the year to tackle health and wellbeing. Activities also focused on keeping our communities resilient, engaged, happy and healthy. Some of the activities that took place included: cooking sessions, crochet, outdoor family fitness, mindfulness, community picnics, virtual Santa's grotto and community picnics.



## Supporting local community groups


We have supported many community groups throughout the last year with various projects. Some of the organisations we have supported are: Usk Food Kitchen, Cwtch Angels, Growing Space, Wye Valley Gym, Friends of MHA, Friends of Bailey Park, Together Works group and also the Sustainable Me, Sustainable You group.


As well as supporting community groups with projects, we have also helped to set up community fridges in Abergavenny, Caldicot and Usk. The fridges are being run by local volunteers.

## Your feedback

MHA collects your views through surveys, complaints and conversations and we share what we are doing with this information regularly through our website and on social media.

**Our biggest survey (tenant satisfaction) concluded in February, with our highest response rate to date...**


 **90.7%** of you were satisfied with the overall services provided by MHA.


 **77.2%** said we listen to your views and act upon them.


 **69.6%** felt there are opportunities to get involved in decision making and how services are managed.

 **87.3%** trust MHA.

## Contacting us


 **98.4%** calls answered / average time taken 25 seconds.

 **1,401** Live Chats and **10,372** emails dealt with by our dedicated Customer Services Team.

 **85%** of your calls were resolved at first point of contact.

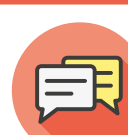
 **99.36%** of you were satisfied with the services provided by the Customer Services Team.

## Handling Complaints

 **21** formal complaints received.

 **100%** responded within target.

 Average response time **15.17** days.

 **85.71%** happy with handling of complaint.

 **44.44%** happy with outcome of complaint.

## Keeping our communities safe

Our dedicated Community Safety Team work closely with Monmouthshire Council, Gwent Police, Safer Monmouthshire and other support agencies, all sharing a common goal... keeping you safe in your home.

It is also important that you feel proud of your neighbourhoods and we continue to improve the service we offer. Just recently we have introduced a 'triage' arrangement so cases are assessed against level of seriousness at the point of the report, and the right officer, with the appropriate skills, assigned. This improves turnaround times, bringing issues to a swifter and more effective resolution.

We also focus on proactive support, intervening and referring those in need to dedicated support agencies, over 69 clients referred this year.

### Statistics to note...

There have been **42** support referrals.

There have been **23** counselling Referrals.

**80** homes have improved security.

There have been **60** victims of domestic abuse supported.

**94** cases requiring intervention to access for Gas Safety Service.

On average the team deal with **94** cases per month, ranging from **criminal and threatening behaviour to vandalism...**

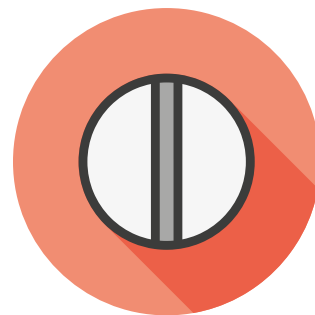
### ...Here are the top 3:



**1<sup>st</sup>**  
**Noise Nuisance**



**2<sup>nd</sup>**  
**Domestic Abuse**



**3<sup>rd</sup>**  
**Drugs and substance misuse**



## Working with you

Did you know our Community Voice Committee (CVC) is now up and running?

This passionate group of 8 people, comprising 5 tenants, 1 leaseholder and some community representatives, are right at the heart of decision making at MHA, ensuring our tenants' voices are heard loud and clear.

They have a busy time ahead with exciting projects on the horizon including; looking at the quality of homes, ensuring we are a fully inclusive organisation by considering all aspects of equality and diversity and importantly, customer satisfaction.

**For information about your representatives** and the low down on what CVC are up to, make sure you follow us on social media and regularly check in on our website.

## Get involved and have your say

Visit our website and select 'Get Involved' where you will find a suite of different options.

We love feedback too! Not happy with a service or want to pass on thanks to specific members of staff, get in touch.



# Striving for EXCELLENCE.



## Future Plans...

**In partnership with our tenants deliver services that enhance our current offering and secure value for money**

- Maintain overall tenant satisfaction at 90%+
- Identify potential rebranding opportunities for MHA
- Develop a digital offer for tenants, giving 24 hour access to services through the introduction of a new Tenant Portal
- Complete phase 2 of MHA's local rent setting policy
- Explore avenues to alleviate fuel poverty for tenants

## Transforming lives and enabling communities

- Enhance our digital offer to our tenants and introduce training, access to Wi-Fi, resources and support to assist them with a new way of living following the pandemic
- Play an active role by being a key partner and assisting Monmouthshire County Council deliver its Homelessness & Housing Support Strategy
- Implement the Renting Homes Act legislation
- Use neighbourhood plans as a tool to regenerate communities



# Great People

Our people are our greatest asset, whether they are our staff, tenants or management board.

Thanks to the magnificent dedication of our workforce and the huge role played by new technology, disruption to our service delivery during the pandemic was thankfully minimised.

Technology enabled colleagues to work remotely, meeting the day to day demands of our ever-growing, strong and vibrant business.

Feeling valued and having a sense of pride is something we feel passionate about at MHA. We continue to invest in the skills and development of our people, ensuring they are equipped to both drive excellence and realise their own ambitions.

Staff not providing a front-line face to face service have seamlessly adapted to a new way of working. Supporting and communicating with our tenants from their own homes became the norm. This has accelerated our plans and we have learnt from these experiences, see our ambitious targets on the next page.

## Tackling the 'Gender Pay Gap'

The Office for National Statistics gives us a 'measuring stick' which we use to monitor pay ratios between male and female colleagues. On average, women are paid slightly lower due to high levels in part time positions. We also have a high level of men in trades positions, and this team makes up just under half of the workforce.

**What have we done to improve this at MHA?** We are challenging stereotypical roles for male/female in non-technical part-time positions which reflects similarly businesses. It's important that our recruitment advertising is not gender-biased too.



# A snapshot of **what we have achieved...**



Developed **3** Future Leaders.



Started the **retraining programme** to support the new digital environment.



Adopted to a **new way of working** to **improve services** and colleague's work-life balance.



Achieved a **1\* Best Companies accreditation**, 10th Best Regional Company in Wales and 12th in the UK wide housing sector.



Employed **31** new members of staff across the Group

# Striving for **EXCELLENCE...**



## Future Plans...

### Wellbeing & Development

- Improve resources to encourage and support employees to look after their health & wellbeing, and resilience
- Equip colleagues with the information, skills and capacity to embed change in line with MHA's digital strategy
- Maximise apprenticeship opportunities (up to 5% of workforce)
- Appoint a further 3 future leaders
- Achieve re-accreditation for Corporate Health Gold & Platinum Standards by 2023

### Engagement & Culture

- Review hybrid working arrangements
- Complete actions arising from MHA's Staff Survey

Staff volunteering at Caldicot Rugby Club





Solar pannels at Devauden, Abergavenny



Ground source heat pump at Llantilio Crossenny





# Going Green

This is high on our agenda for 2022/23. MHA prides itself in delivering environmentally-friendly, sustainable homes and services, whilst reducing our CO2 emissions. We are strongly committed to playing our part, helping Wales to meet Welsh Government ambitions within the Zero Carbon programme.

## A snapshot of what we have achieved...



Reduced car mile claims by a further **342,264 miles.**



Created a **46.31%** reduction in our CO2 emissions.



Helped tenants save **£19,801.42** in energy switching, grants and discounts.

Maintained our health & safety **ISO 14001, ISO 45001** and Green Dragon Accreditations.



We set ambitious targets to drive energy performance and use of innovative technologies in our new homes. By reducing the energy consumption, we are tackling the cost of living crisis, while the use of local supply chains, where possible, brings down our construction carbon footprint.

# Striving for EXCELLENCE...



## Future Plans...

**Improve the energy efficiency of new and existing homes and set our pathway to net zero carbon...**

- Develop a funding strategy to deliver Welsh Government decarbonisation targets
- Develop a decarbonisation policy and follow later with an options analysis in response to zero carbon strategy



## Reducing carbon through the ways we work...

- Implement new ways of working policy – taking advantage of digital solutions to facilitate home working
- Moving pool cars towards fully electric solutions and investigate solutions for a hybrid trades fleet
- Promote MHA's salary sacrifice scheme for electric vehicles

## Tackling the climate change agenda...

- Secure initial agreements with relevant partners for wind farm project and consider our options

## Provide innovative housing solutions....

- Undertake due diligence and options analysis for Modern Methods of Construction project
- Research new innovations linked to carbon reduction in construction

# How we are **Managed**

## Our Group Board



Andy **Jones**  
MHA Group Chair



Tony **Deakin**  
MHA Group Vice  
Chair, Chair of  
Finance, Governance  
& Audit Committee  
& Group Board  
Member



Emma **Brute**  
Chair of Community  
Voice Committee &  
Group Board Member



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



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



Hannah **Vickers**  
Chair of Development  
Committee & Group  
Board Member



John **Miller**  
Group Board  
Member &  
Capsel Board  
Member



Cael **Sendell-  
Price**  
Group Board  
Member



Dimitri **Batrouni**  
Group Board  
Member



Reg **Kilpatrick**  
Group Board  
Member



Mat **Cooling**  
Independent  
Audit  
Committee  
Member



## CVC Members



Mary **Morgan**



Andrew **McNair**



Neville **Goward**



Tony **Crowhurst**



Bethan **Lancett**



Colin **Marsh**



Alistair **Clarke**

## Senior Management Team



John **Keegan**  
Chief Executive



Karen **Tarbox**  
Director of Property  
Services



Gwyndaf **Tobias**  
Director of Resources  
& Deputy Chief  
Executive (Started  
July 2020)



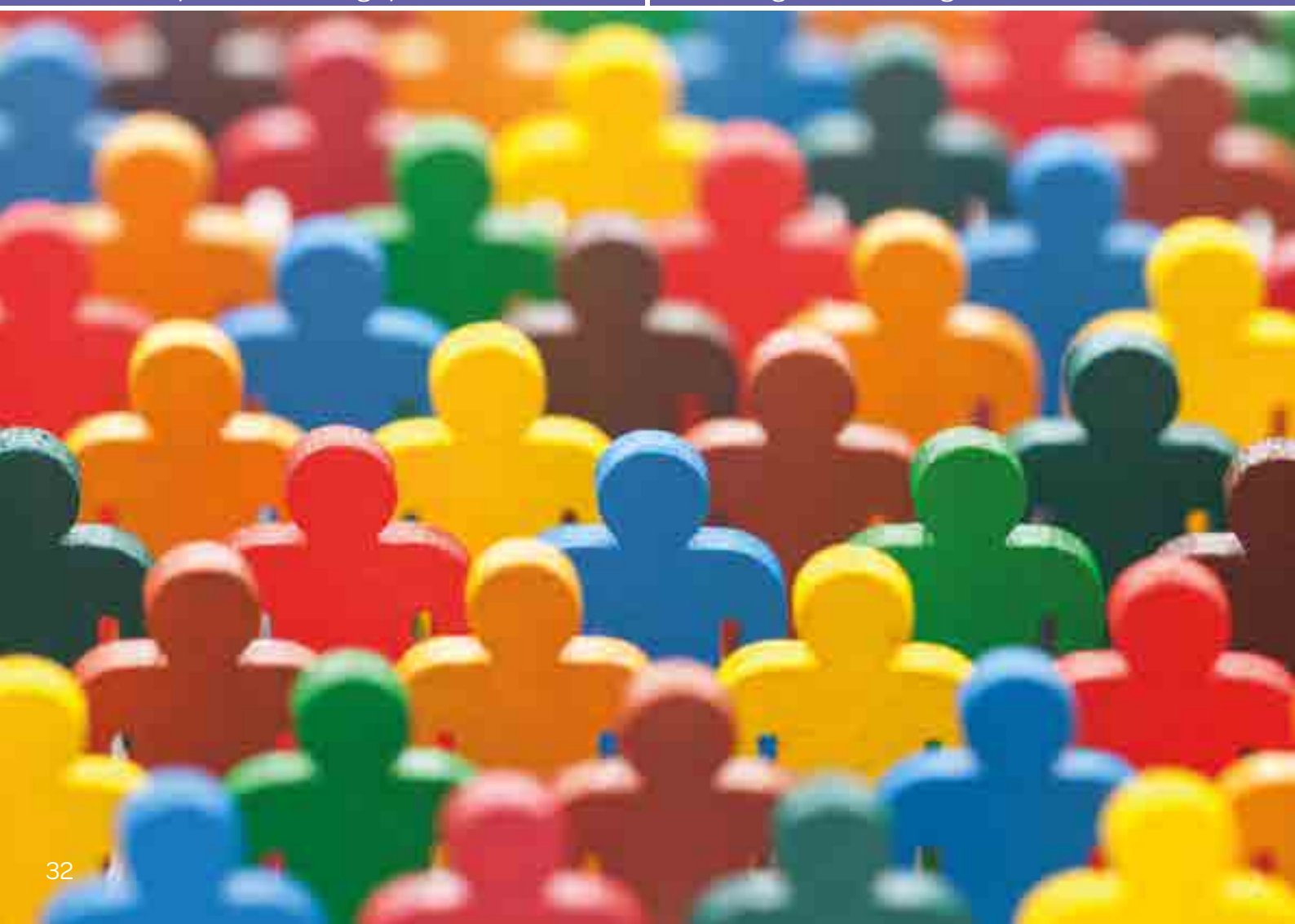
Michele **Morgan**  
Director of Housing &  
Communities



Fun Day at Caldicot Rugby Club



Drumming session at TogetherWorks, Caldicot





# Inclusive Communities

At MHA we are proud to be an equal opportunity employer.

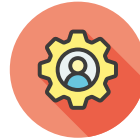
We aim to celebrate diversity and inclusion by ensuring we are representative of society as a whole, providing fair opportunities for development, progress and participation. We value the benefits that diversity can bring to our organisation, our tenants and to wider society.

MHA have signed up and are committed to Tai Pawb's 'Deeds Not Words' Pledge, tackling racism within the communities of Monmouthshire. This is a five-year plan and we are already ahead of target, meeting 10 of the standards, with 6 partially completed and 2 yet to start.

**Included in our future plans we will also:**



Have planned events around the county to **encourage community relationships** and encourage those in minority groups to be more involved.



Ensure all new starters undertake **unconscious bias training.**



Undertake a **full review of our EDI policy** and practices.



Support national campaigns and further **encourage members of the BAME communities to join consultative groups.**



Review our offer to meet the requirements of the **Welsh Language Scheme.**





Our award winning Finance Team



## What the **Housing Regulator** expects of us...

That we have a strategic approach to, and delivery of value for money across all business areas.





Gwyndaf Tobias with MHA's Finance Award



# Money

We believe that as an organisation, funded by rent, public grants and loan funding, we have a responsibility to provide value for every pound we spend.

Value for money has always formed a central part of our culture. Our approach balances the needs of our customers with our social value and against future housing need. It's about doing the right things and doing them well.

## Tenant Satisfaction 2021/22:



**88.7%** of you thought your rent provides value for money.



**75.2%** thought your service charges provided value for money.

Our financial accounts for 2021/22 are currently being ratified by our Auditors so are not quite ready to share. This information will be made available on our website by mid-August 2022.

Watch out for our latest VFM Statement which will be published on the website later on this year.



## Monmouthshire Housing Association

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-  **0345 677 2277**
-  **customerservices@monmouthshirehousing.co.uk**
-  **www.monmouthshirehousing.co.uk**
-  **Monmouthshire Housing Association**  
**Nant-Y-Pia House, Mamhilad Technology Park**  
**Mamhilad, Monmouthshire, NP4 0JJ**
-  **facebook.com/Monmouthshire.Housing**
-  **twitter.com/mon\_housing**



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.