



Welcome to our first dedicated newsletter for shared owners

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Shared ownership, stepping stones and security in Snitterfield



Karen's beautiful garden and views

Buying a shared ownership home can make such difference to peoples' lives. In

Snitterfield it meant Karen Goddard was able to stay in the village she loves and get onto the property ladder.

The village has always felt like home for Karen, who first lived there in 1987 and her children went to school there. After several years away from Snitterfield, she moved back and rented for almost four years.

When the opportunity came up to purchase a shared ownership home on the new development in 2014, it was an easy decision for Karen to apply. Not able to afford a full mortgage at the time, buying as a shared owner helped her onto the property ladder.

Not only has it given her security, but she also enjoys being part of the caring and helpful community on Shaw Close. From plant swaps and sharing gardening tips to shopping, babysitting and dog walking and not forgetting the fantastic street bbq, the community spirit is well and truly alive!

Since moving in, Karen has transformed her garden into a beautifully landscaped space, complete with a gazebo, to while away the sunny days. She told us:

"I love my home, especially the rural setting with fields behind. I feel lucky to be part of such a lovely community. And, most importantly, it's given me more security for my future and retirement, all without having to leave the village that I love.

"I would 100% recommend shared ownership, it's a great stepping stone to buying your own home and you give you the security of investing in bricks and mortar. It's the best thing I ever did!"

Let us know what you love about your home!



In recent surveys some shared owners have told us they would prefer information and communications to be more tailored to them as home owners.

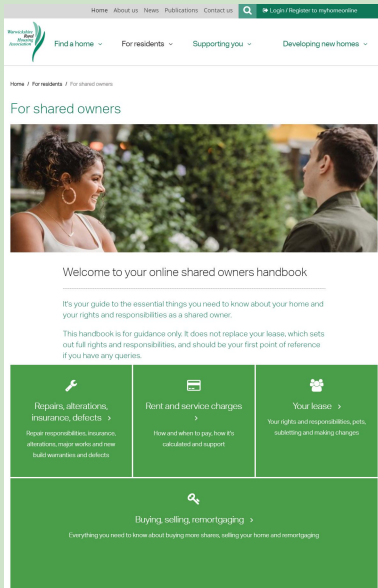
Following this feedback, we've made some changes and introduced new ways to get in touch and find out information.

We've introduced a dedicated shared owners newsletter.

These newsletters will include relevant articles and news. We'll still include good news stories about rental residents and information about new build homes for rent.

Please let us know what you think of the newsletter or anything you'd like to read more (or less) about at communications@midlandsrural.org.uk

We've added a dedicated shared owners section on our website.



On [the site](#) you'll find lots of useful information including:

- key terms of your lease
- buildings insurance
- repairs and maintenance responsibilities
- buying more shares
- selling your home
- remortgaging

[Take a look at the new webpages >](#)

Please let us know what you think about the the new pages, at communications@midlandsrural.org.uk

We have a new email address for shared owners.

This new email leaseholdsupport@midlandsrural.org.uk goes direct to the housing team. You can use it send queries about anything related to your home or lease, such as:

- thinking of selling your home
- interested in making a staircasing application
- would like to extend your lease
- need to transfer from sole to joint or joint to sole lease

[Please check the new website first](#), as you may find the answer to your query on there.

New improvements / alterations request form

If you'd like to make improvements, alterations or additions to your home, you must obtain our written permission before starting any work. You can use our new [online form to request permission](#).

We won't refuse permission without a good reason, but we may grant permission that includes special conditions regarding the standard of the work.



You can go ahead with cosmetic decoration without our consent such as painting internal walls or putting up shelves (in accordance with your lease).

[Find out more or send us a request to make alterations >](#)



What do you think of our annual report?



Each autumn we create an [annual report](#) for our residents and partners about our performance and achievements.

This is part of our promise to be open and accountable in everything we do.

Before we start the 2020 – 2021 report, we'd appreciate your feedback on [last year's report](#). Is the level of information ok? Is there anything else you'd like to see included?

If you have any comments or suggestions, please email us at communications@midlandsrural.org.uk

Communications survey

Thanks to everyone who completed the recent communications and engagement survey – your feedback is really important.

We'll let you know what the key findings are, and what we plan to do, in our next newsletter.

And we'll be in touch with the lucky winner of the £50 shopping voucher prize next week.

August bank holiday

Our office will be closed for the August bank holiday on **Monday 30th and Tuesday 31st August**.

If you need to contact us, please send us message via [MyHomeOnline](#) or email enquiries@midlandsrural.org.uk and we'll get back to you as soon as we can.



All the latest benefits and financial support news

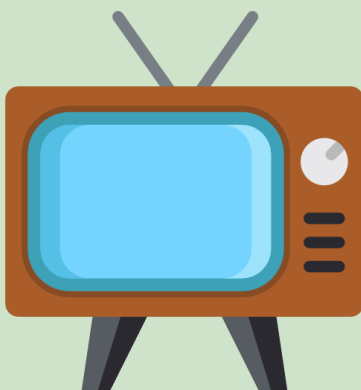
Financial support if you're 'pinged'

If you're one of the 100,000s of people who've been 'pinged' and told to self-isolate by the NHS Covid-19 app or instructed to self-isolate by NHS Test & Trace, there's a range of financial support you could get.

- Working from home as you've been pinged? You're eligible for a tax rebate.
- Can't work from home while self-isolating? You may be able to get sick pay.
- Self-employed? Check if you can claim the Self-Employed Income Support Scheme (SEISS) grant.
- On a low income? You may be able to claim a £500 self-isolation payment, but there's no guarantee

[Find out more about these benefits>](#)

TV licences for over-75s and pension credit



Since August 2020 people aged over 75 are required to pay for their TV licence. They were previously free to this age group, unless they receive pension credit.

Due to COVID there was an extended transition period for ending the free TV licences, which finished on **31 July 2021**.

You need a TV licence to:

- watch or record programmes as they're being shown live on TV, on any channel
- watch or stream programmes live on an online TV service (such as ITV Hub, All 4, YouTube, Amazon Prime Video, Now TV etc)
- download or watch any BBC programmes on BBC iPlayer.

If you watch any of these without a licence you risk a fine of up to £1,000.

Households receiving pension credit can still get a free TV licence, but you must apply for it.

[Find out more about TV licences and pension credit>](#)

Universal credit £20 boost to be phased out

The government has confirmed the £20-per-week boost to universal credit, which was introduced in March 2020, will be phased out this autumn.

If you need any help and support, take a look at our [financial support webpages](#), or [get in touch](#).

Gas and electricity bills will rise in October – think about switching supplier



Due to an increase in global prices for fossil fuels, especially gas, a typical gas and electricity customer is likely to see their bill go up by over £100 a year.

Now is a good time to switch supplier to make sure you're on the best possible tariff.

Take a look at [ofgem accredited energy comparison websites](#) and switch before prices rise on 1st October.

You can also find [details of other energy benefits and support schemes](#) on our website.

Severn Trent Water customers could save 90%

Severn Trent Water customers may be able to save up to 90% off your water bill by applying to their 'Big Difference' scheme.

Eligibility is based on your household income.

You can find more information and apply on the [Severn Trent Big Difference website](#).

You may be able to claim child benefit if you have children aged over 16 in full-time education

When your 16-year-old-child's approved education comes to an end, child benefits payments will automatically stop. But, if your child is aged 16 – 19 and is in approved full-time education or unpaid training, you may still be able to claim. But YOU MUST notify the HMRC by Tuesday 31 August.

Find out more on the [HMRC website](#).

New eco-friendly homes in Bearley



Work is well underway on our new energy efficient affordable homes development in Bearley.

Homes for local people

These homes are the realisation of a 20-year dream for the village, and will only be offered to people with a connection to the village, enabling local people to stay in, or return to, Bearley.

The seven homes, which will all be available for **social rent**, are due to be completed in spring 2022:

- Two 2-bed houses
- One 3-bed house
- Two 2-bed bungalows
- Two 1-bed maisonettes

Low environmental impact

The homes will be built using the Beattie Passivhaus system – an advanced low energy construction standard. With a simple timber framework, sandwiching high performance insulation, this system uses considerably less carbon dioxide than standard masonry construction.

Working with social enterprise New Meaning Training

WRHA are proud to be working with [New Meaning Training](#), a social enterprise education provision, on this development. New Meaning Training provide training and support for students who left school with few to no qualifications and they have helped over 138 young people start a career in construction. The New Meaning Training team will be managing the construction of the superstructures.

[Find out more about the Bearley development >](#)

Ask us...

Have you got a question about your home or the services we provide? If so, ask away! We'll answer one of your questions in every newsletter. Simply email them to communications@midlandsrural.org.uk

This edition's question is...

"Can I have a rent statement?"

We no longer send out quarterly rent statements.

However, you can view your rent account on your [myhomeonline](#) account. This is available 24hours a day, 7days a week.

If you can't access your [myhomeonline](#) account or need any help, please email enquiries@midlandsrural.org.uk or call us on 0300 1234 009.

Share your story

We're on the look out for residents to feature in future issues of our newsletter. If you'd like to tell us why you like living in your home and community, call 0300 123 4009 or email communications@midlandsrural.org.uk

Follow us on [Facebook](#) to get the latest news and updates.



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