Warwickshire rurallife

Warwickshire Rural Housing Association
Shared Owners' Newsletter | Autumn 2026

Warwickshire Rural Housing Association



T. 0300 1234 009 / E. enquiries@midlandsrural.org.uk / www.warwickshirerha.org.uk

Welcome

Hello and welcome to the autumn edition of Warwickshire Rural Life.

There's lots to share with you, from the work progressing on new affordable homes in Claverdon and Broom to welcoming Liam Preston, our new Chair.

With winter on its way, we've also included plenty of practical information to help you stay warm and look after your home, alongside details of the financial support available if you need a helping hand. And, because your views really do matter, you can find out how to get involved and help us make our services better.

We hope you find this issue useful and, as always, if there's anything you'd like to talk to us about, please get in touch.



A big thank you to everyone who took the time to review and comment on our new Shared Ownership Policy recently.

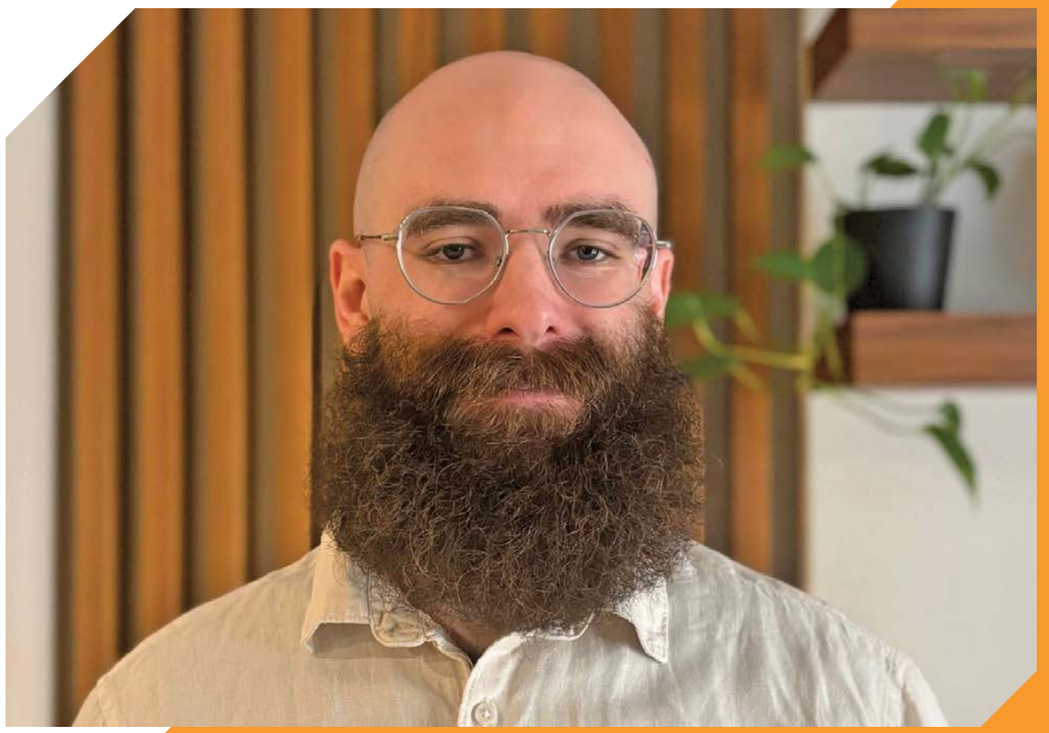
Hearing directly from shared owners helps us make sure the information and services we provide are clear, useful and reflect what matters to you.

In this issue:

1. Welcome to our new Chair
2. Looking for information about shared ownership?
3. Time to get your home ready for winter
5. Is your annual gas service up to date?
6. What you told us
7. Could you help us make services better?
8. Looking after your home: Who is responsible for repairs?
9. Planning some home improvements?
10. Work begins on new affordable homes in Claverdon and Broom
12. Thistle home contents insurance
13. Could staircasing be your next step?
14. Using AI? Keep it simple

    Helping us to put things right
15. Making information easier to find with STAIRs

    Making your house a home
16. Cost of living support



Welcome to our new Chair

We're pleased to welcome Liam Preston as the new Chair of the Warwickshire Rural Housing Association Board.

Liam joined the Board in 2022 and became the Chair in 2026. He has worked in housing and local government for more than ten years.

As Chair, Liam will help guide the Association's future direction, working with fellow Board members and staff to make sure we continue to provide good-quality homes and services for our residents.

"I'm delighted to be taking on the role of Chair and supporting the work of Warwickshire Rural Housing Association.

"I've seen first-hand the positive impact the Association has in helping local people find affordable homes close to family, work and the communities they know and love. That's more important than ever, and I'm excited to be taking on this role at such an important time."

Liam Preston

Looking for information about shared ownership?

Whether you're thinking about making changes to your home, considering buying a bigger share or simply want to check who is responsible for a repair, there's a dedicated section of our website for shared owners where you can find answers to many common questions.

It brings together useful information and guidance about managing the shared ownership side of your home, all in one place.



You can find information about:

- **repairs and maintenance –** including who is responsible for different repairs
- **alterations and improvements –** what you need to know and when you need our permission
- **staircasing –** if you're thinking about buying a bigger share of your home
- **selling your share –** information about the process if you decide to move
- **rent and service charges**
- **buildings insurance**
- **your lease and other frequently asked questions**

Quick and easy online forms

The website isn't just somewhere to find information. You can also use our online forms to:

- request permission to make alterations to your home
- request permission to keep a pet
- apply to our Customer Support Fund
- set up a Direct Debit
- send us a general enquiry.

Take a look: www.warwickshirerha.org.uk/shared-owners

Got a question about your shared ownership home?

Email our Housing Team directly at **leaseholdsupport@midlandsrural.org.uk** to get your query straight to the team who can help.

Time to get your home ready for winter

Inside your home:

Test your heating

Turn it on for 20-30 minutes to make sure it's working properly.

Check your radiators

Cold at the top but warm at the bottom? Sounds like they need bleeding. Take a look on our website for a 'how to' guide.

Find your stop tap (just in case you need it!)

If a pipe bursts, you'll need to turn the water off quickly. It's often under the kitchen sink, but may also be in a cupboard, downstairs toilet or under the stairs.

Test smoke and carbon monoxide alarms

Press the test button regularly.

Outside your home:

Clear leaves from gutters and drains

These are your responsibility, keep them clear of leaves and debris to help rainwater drain away properly.

Protect outdoor pipes and taps

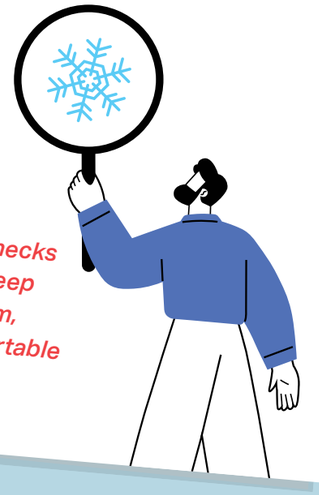
Use pipe insulation to help prevent freezing.

Secure garden furniture and toys

Strong winds can move loose items and cause damage.

Check outside lights are working

As the nights draw in, check your outside lights so paths, steps and entrances are easier to see.



A few simple checks now can help keep your home warm, safe and comfortable this winter.

What if… your boiler stops working in freezing weather? *A frozen condensate pipe could be the cause…*

1. Find the small plastic pipe running from your boiler to an outside drain.
2. Pour warm (not boiling) water over the frozen section.
3. Reset your boiler.
4. If the pipe has thawed, your boiler should start working again.



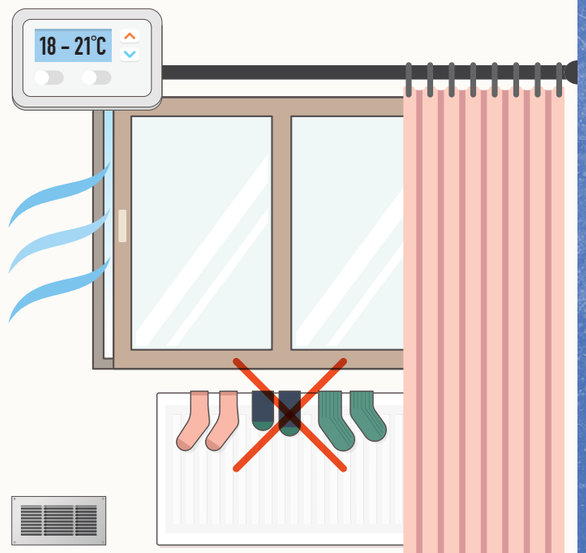
What if… a pipe bursts?

1. Turn off the water using your stop tap.
2. If it's safe to do so, switch off your heating.
3. Open all your taps to drain the system as quickly as possible, saving some water in a bucket for flushing toilets and hand washing. When the water stops running, turn all the taps off.
4. Soak up escaping water with towels to limit the damage.
5. Call a WaterSafe approved plumber, who is qualified to work on the plumbing system in your home: **www.watersafe.org.uk**

Keeping your home warm and well ventilated

A warm home is usually easier and cheaper to heat than a home that gets very cold and then has to warm up again.

- Use your thermostat to keep your home at a comfortable temperature.
- Don't block radiators with furniture, thick curtains or clothes.
- Close curtains at dusk to help keep heat in.
- Open windows for a few minutes each day to let fresh air circulate and help reduce condensation. This can help prevent mould from forming.



Do you have a combi boiler?
Set your heating to between 18° and 21°C.

TOP TIP!

Got an air source heat pump?
Leave your heating on at a minimum of 18°C all the time.



As a shared owner, you're responsible for arranging an annual service of your gas boiler.

GAS safe REGISTER

Is your annual gas service up to date?

If yours is due, or you're not sure when it was last serviced, now is a good time to check and get it booked in with a Gas Safe registered engineer, so your heating is ready for the colder months ahead.

An annual service helps make sure your boiler is working safely and efficiently, and can help spot problems before they become more serious.

DON'T FORGET: KEEP A COPY OF YOUR SERVICE RECORD SOMEWHERE SAFE.

WHAT YOU TOLD US

Last year, we asked shared owners to tell us what they thought about our services through our Tenant Satisfaction Measures survey.

34% of shared owners responded.

The feedback gave us some useful insight into your experiences, but we recognise that with around a third taking part, it doesn't give us the full picture.

Overall, 76% of those who responded were satisfied with the service we provide.

There were some positive results:

81% were satisfied that their home is safe

82% agreed that we treat residents fairly and with respect

75% were satisfied that we keep residents informed

The results also highlighted areas where we need to do better:

64% were satisfied that we listen to residents' views and act on them

57% were satisfied that communal areas are clean and well maintained

65% felt we make a positive contribution to neighbourhoods

You can read the full survey results on our website: **www.warwickshirerha.org.uk/tsm**

We want to hear more from you…

These results help us understand where we're doing well and where we need to improve, but we want to hear from more shared owners so we can build a fuller picture of your experiences.

You don't need to wait for a survey to tell us what you think. Whether there's something we could do better, an issue you think we should know about, or something you think we're getting right, please tell us. You can email us at leaseholdsupport@midlandsrural.org.uk

There are lots of ways to share feedback and shape our services.

Could you help us to make them better?

Would *you* like to **have *your* say?**

Some shared owners review draft policies before they're introduced, others give feedback on proposed changes or complete surveys.

We keep things flexible. Rather than holding formal panel meetings, we contact you when opportunities arise and invite you to take part in areas that interest you. You can choose how much or how little you get involved.

The feedback we receive helps us make better decisions and improve our services for everyone.

Visit our website to find out more about the different ways you can get involved, or give us a call on 0300 1234 009.

www.warwickshirerha.org.uk/have-your-say

Our annual report covering April 2025 to March 2026, is available to read at:

www.warwickshirerha.org.uk/annual-reports

If you'd like a hard copy of the report, or any further information, please email enquiries@midlandsrural.org.uk or call 0300 1234 009.



Looking after your home: who is responsible for repairs?

Feedback from our Tenant Satisfaction Measures survey and other conversations with shared owners has told us that it isn't always clear who is responsible for different repairs. So, we've put together this quick guide to help make things clearer.

Your lease sets out the responsibilities for your individual home, so there may be some differences.

As a shared owner, you're responsible for looking after your home, including arranging most repairs and maintenance. Some repairs may be covered by buildings insurance, or a building warranty or other guarantee, particularly if your home is newer, so it's worth checking before arranging work.



Shared owners' repair responsibilities:

Area	WRHA responsibility	Shared owner responsibility	Good to know!
Structure of the building	No	Yes	You're usually responsible, unless the repair is covered by the buildings insurance.
Repairs inside your home	No	Yes	You're responsible for repairs and maintenance inside your home.
Windows and external doors	No	Yes	You're responsible for windows and external doors.
Internal doors, flooring and decorating	No	Yes	You're responsible for internal doors, flooring and decorating.
Kitchen and bathroom fittings	No	Yes	You're responsible for kitchen and bathroom fittings.
Heating and hot water systems	No	Yes	You're responsible for servicing, maintaining and repairing these systems.
Gas and electrical appliances	No	Yes	You're responsible for servicing and repairing your own appliances.
Garden, patio or balcony for your sole use	No	Yes	You're responsible for keeping these areas clean, tidy and well maintained.
Buildings insurance	Yes	No	We arrange the buildings insurance for your home.
Contents insurance	No	Yes	You're responsible for arranging insurance for your belongings.
Shared gardens and external communal spaces	Yes	No	We look after these where this is included in your service charge.
Internal communal areas	Yes	No	This includes shared halls, stairwells, entrances and other shared spaces.



New model shared ownership (NMSO) leases

If you have a NMSO lease (introduced in 2021), you may be entitled to an allowance towards certain repairs. Your repair responsibilities are the same as shown above, but the allowance may help towards the cost of some qualifying repairs. Please check your lease or contact us if you're unsure.

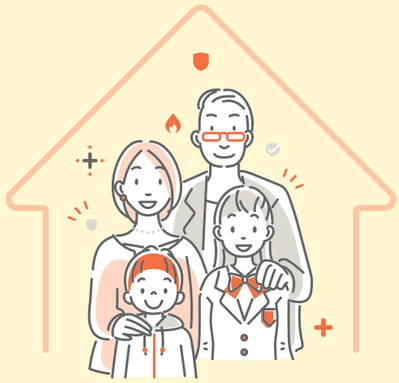
Not sure who's responsible?

We know leases aren't always easy to navigate. If you're unsure who should deal with a repair, please get in touch and we'll be happy to help.

Find out more at: www.warwickshirerha.org.uk/SO-maintenance

Buildings insurance

Find out what's covered and how to claim at: www.warwickshirerha.org.uk/SO-insurance





Planning some home improvements?

One of the lovely things about owning your home is being able to make it feel like yours.

If you're thinking about making alterations or bigger improvements, please check your lease.

Some leases don't allow alterations or have strict requirements. If your lease does allow alterations, you'll need to get our written consent before starting the work. This helps make sure the work is safe and meets the terms of your lease.

Please speak to us before making any arrangements or committing to costs, so we can let you know what you need to do.

You'll find more information about alterations and getting our consent on our website: www.warwickshirerha.org.uk/SO-alterations

NEW

Work begins on new affordable homes in Claverdon and Broom



BREACH LANE, CLAVERDON
Artist's impression

After a long journey through planning, design and approvals, we're delighted that work is starting on new affordable homes in Broom and Claverdon.

These developments have taken longer than originally hoped to reach this stage. Like many rural housing projects, there have been challenges to overcome along the way, including securing funding, working through planning requirements, and making sure the schemes meet local needs and provide high-quality homes for future residents.

We're pleased that, thanks to the support of local parish councils, Stratford-on-Avon District Council, our partners and local communities, both schemes are now moving forward.

The new homes will provide affordable housing for people with a connection to the local area, helping more local families, couples and individuals to stay in the villages where they have family, work and community ties.

Computer-generated images are for illustrative purposes only and may differ from the final development.

Broom: 9 new affordable homes

Six for social rent:

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

Three for shared ownership:

- One 2-bed house
- Two 2-bed bungalows



Claverdon: 10 new affordable homes

Four for social rent:

- Two 2-bed houses
- Two 2-bed bungalows

Six for shared ownership:

- Five 2-bed houses
- One 3-bed house



CLAVERDON START ON SITE, 13 OCTOBER 2026

You can find out more about the homes and follow their build progress on our website: www.warwickshirerha.org.uk/new-homes

Could you afford to replace your belongings?



Unexpected events such as storms, burst pipes, fires or burglaries can cause damage to the things in your home. If this happens, contents insurance can help with the cost of replacing your belongings.

While we arrange the insurance for the building itself, it's your responsibility to arrange insurance for your home contents. Home contents insurance includes cover for items such as furniture, electrical appliances and other household possessions.

The National Housing Federation has teamed up with Thistle Insurance Services to provide the 'My Home' contents insurance scheme, designed specifically for people living in social housing. The scheme offers flexible and affordable cover, with a range of payment options available.

To find out more, visit:
www.warwickshirerha.org.uk/contents

Could staircasing be your next step?

Did you know that you may be able to buy a bigger share of your shared ownership home?

This is known as staircasing...

How much you can buy, and whether there are any restrictions, will depend on the terms of your lease.

Buying a bigger share means you'll own more of your home and pay less rent on the remaining smaller share. Some leases allow you to increase your share gradually, while others have different requirements or limits.

What do you need to think about?

If you're considering staircasing you'll need to think about the following:

- Your home will need to be valued to work out the cost of the additional share.
- There will be other costs involved, so make sure you understand these before going ahead.
- Check your lease, as the rules around staircasing can vary.
- Think about your finances and whether buying a bigger share is right for you.

Staircasing is a big financial decision, so it's worth taking the time to understand the process and costs involved.

You can find more detailed information about staircasing and what you need to consider on our website: www.warwickshirerha.org.uk/staircasing

Using AI?

KEEP IT SIMPLE :)

When you contact us about a problem, concern or complaint, the most helpful thing you can do is explain it clearly in your own words.

Many people now use AI tools, such as Copilot or ChatGPT, to help write emails and letters. These can be useful for putting thoughts into words, but they can sometimes make assumptions, include incorrect information and create very long messages, making it harder for us to quickly understand what's happened and how we can help.

You don't need to write a formal letter, quote legislation, refer to policies, or use legal language.

The clearer the information, the quicker we can understand what's gone wrong and work towards a solution.

If you'd rather talk things through, give us a call. We're happy to listen, ask questions, and discuss the issue with you.

Contact us in whatever way works best for you, whether that's by phone, email or letter, we're here to listen and help.

A SIMPLE CHECKLIST

BEFORE YOU PRESS SEND, ASK YOURSELF:

- What happened?
- When did it happen?
- How has it affected me?
- What would I like Warwickshire Rural Housing Association to do?

A few clear details can help us resolve things more quickly for you.

Helping us to put things right

Sometimes things don't go as they should. If that happens, please let us know so we can look into your concerns and work to put things right.

Our Complaints Policy and Complaints Process explain what you can expect from us if you make a complaint. You can find them on our website at: www.warwickshirerha.org.uk/complaints

If you'd like the information in another format or need support to make a complaint, please get in touch.

Making information easier to find with STAIRs

STAIRs, which stands for *Social Tenant Access to Information Requirements* was introduced in October 2026 by the Regulator of Social Housing. It's designed to make it easier for social housing households to find information about how we manage our homes and services.

You can now find key information about how we're run, how we spend money and about the services we provide **on one page on our website**.

If you think information should be included on our STAIRs webpage but you can't find it, you can ask us to review it.

SOCIAL TENANT ACCESS TO INFORMATION REQUIREMENTS

Looking ahead

From 1 April 2027, customers will have a new right to ask us for specific information about the management of their home. We'll share more details about this before April.

Find out more at:
www.warwickshirerha.org.uk/STAIRs



Making your house a home

Buying a shared ownership home is about much more than percentages and paperwork. It's your home and the place where everyday life happens.

We'd love to hear how you've made your home your own, whether that's transforming the garden, decorating your favourite room or simply finding the perfect spot for a cup of tea.

If you'd be happy for us to feature your home in a future newsletter, we'd love to hear from you. Get in touch at communications@midlandsrural.org.uk

Cost of living support

Help with heating costs this winter.



Winter Fuel Payment

If you were born on or before 27 June 1960, you could receive a Winter Fuel Payment of £100 to £300 to help with heating costs this winter. Most eligible people will receive the payment automatically.

For full details and to check your eligibility, visit gov.uk/winter-fuel-payment

Warm Home Discount

The Warm Home Discount is a £150 discount on your electricity bill for eligible households. If you qualify, the discount is applied directly to your bill, so you do not receive the money separately.

Most people who are eligible will receive the discount automatically. The scheme is due to reopen in October 2026 for winter 2026/27.

For more information and eligibility details, visit gov.uk/the-warm-home-discount-scheme



Beware of scams

Never share your bank details or personal information in response to unexpected calls, texts or emails about energy schemes or energy bill support. If you're unsure, contact the organisation directly using its official contact details.

Need a helping hand?

If you're struggling with the cost of living or need support, our Customer Support Funds may be able to help.

Emergency Support Fund

Help with essential costs such as food, energy bills and household items.

Opportunity Fund

Help with training courses and interview expenses to support employment opportunities.

The Emergency Support Fund and Opportunity Fund are available to tenants and shared owners

Interested?

Visit www.warwickshirerha.org.uk/csf or call 0300 1234 009 to find out more.

Community funding available

Do you know of a local project, group or organisation that helps bring your community together and would benefit from funding?

Thanks to a community donation through our partnership with EEM, we have funding available to support initiatives across our villages.

Funding is available for a wide range of community initiatives, including warm hubs, lunch clubs, youth groups, village projects and wellbeing activities.

To apply for funding, complete our short online form at: **www.warwickshirerha.org.uk/community-donation**

Applications close on 30 November 2026.

Please note that submitting an application does not guarantee funding.

(EEM is a not-for-profit organisation that helps housing associations and public sector organisations buy goods and services more efficiently.)

Our office will be closed on the following dates…



Friday 18 December

Christmas and New Year closure:
We close at 12 noon on Thursday 24 December and reopen at 9am on Monday 4 January 2027.

If something unexpected happens while our office is closed that you think may be our responsibility, such as serious flooding or storm damage, please contact our emergency number on **0300 1234 009**.

For repairs within your home, you'll need to arrange these yourself as usual.

We're here to help

You can contact us by phone, email or online.

T. 0300 1234 009
E. enquiries@midlandsrural.org.uk
www.warwickshirerha.org.uk/shared-owners

@WarksRural



What would you like to read about?



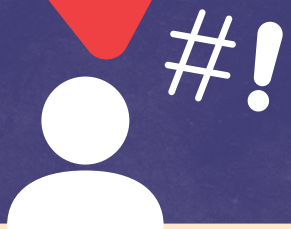
Is there something about shared ownership you'd like to know more about? Or a topic you think would be helpful to cover in a future newsletter?

Tell us what you'd like to see in the next edition, or let us know what you thought of this one. Email us at communications@midlandsrural.org.uk

Interested in how many complaints we've had and what they are about?

We publish our complaints performance every three months on our website.

Take a look: www.warwickshirerha.org.uk/complaint-performance





For the safety of our staff please make sure dogs are kept under control whenever we visit your home. This helps us carry out visits safely and efficiently.