Peak District ruralife

Peak District Rural Housing Association
Shared Owners' Newsletter | Autumn 2026

PEAK District
Rural Housing Association



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

Welcome

Hello and welcome to the autumn edition of Peak District Rural Life.

With winter on its way, we've 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. You can read about how you have rated our services over the past year. 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.

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Could you afford to replace your belongings?

THISTLE TENANT RISKS



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.peakdistrictrha.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.peakdistrictrha.org.uk/staircasing

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

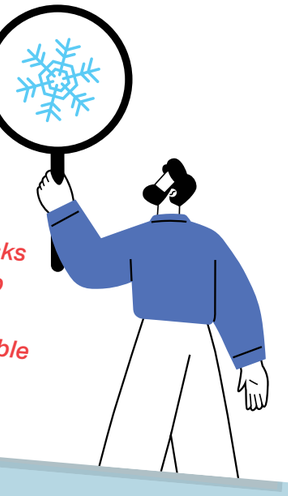
Use pipe insulation to help prevent freezing.

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.



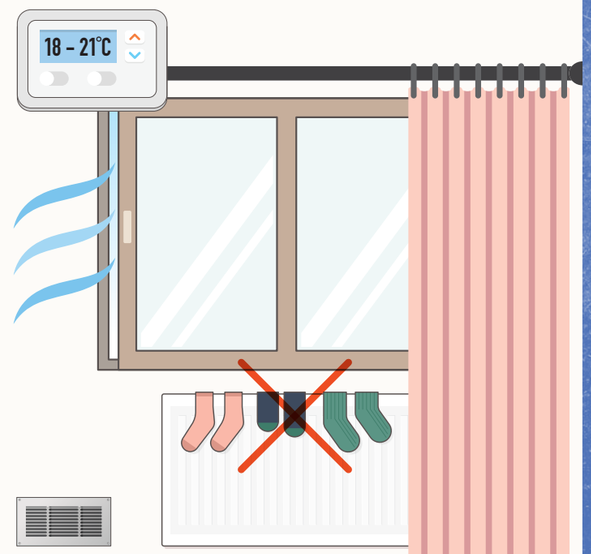
What if… a pipe bursts?

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.

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	PDRHA 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?

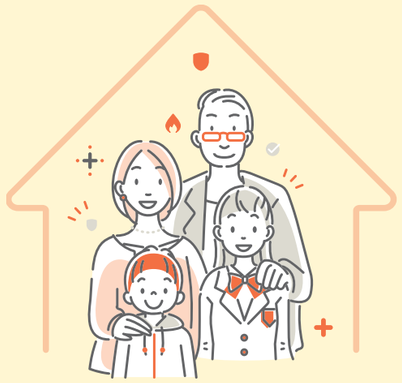
We know leases aren't always easy to navigate. If you're unsure who should deal with a repair, please get in touch and we'll be happy to help.

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



Buildings insurance

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

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.

47% of shared owners responded.

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

Overall, 78% of those who responded were satisfied with the service we provide.

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

68% were satisfied that their home is safe

81% agreed that we treat residents fairly and with respect

63% were satisfied that we keep residents informed

56% were satisfied that we listen to residents' views and act on them

45% were satisfied that communal areas are clean and well maintained

60% felt we make a positive contribution to neighbourhoods

These results are lower than we'd like, and we know there's more we need to do. We've already made some changes to improve how we communicate with and support shared owners.
Find out more at www.peakdistrictrha.org.uk/you-said-we-did

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.peakdistrictrha.org.uk/have-your-say

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

www.peakdistrictrha.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.



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 Peak District 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.peakdistrictrha.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

SOCIAL TENANT ACCESS TO INFORMATION REQUIREMENTS

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.

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.peakdistrictrha.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.peakdistrictrha.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.peakdistrictrha.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.peakdistrictrha.org.uk/shared-owners

@PeakDistrictRural



Need information?

There's a dedicated section on our website where you can quickly find useful information and guidance about managing your home and your shared ownership lease, including:

- **repairs and responsibilities**
- **making alterations or improvements**
- **buying a bigger share of your home**
- **selling your home**

www.peakdistrictrha.org.uk/shared-owners

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.peakdistrictrha.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.