



The  
United  
Reformed  
Church



# RMHS Newsletter

Retired Ministers' Housing Society (RMHS)

Winter 2024

As we move into December, waiting with anticipation for Christmas, naturally we look back on 2024. The Advent themes of hope, peace, love and joy are helpful and relevant. As we think of the ongoing conflicts in Ukraine and Gaza, we continue to long for love to reign and peace to rule. The UK has seen the election of a new government, and the USA has elected Donald Trump as its 47th president; we look to the future and pray that those who govern are also influenced by hope, peace, love and joy.

For RMHS, 2024 has been a demanding year in several ways. Our various letters to you over the summer and autumn gave an indication of the changes which have occurred. We have also had to acknowledge that there are areas in which RMHS has not performed well enough. In seeking to address those things, both through forming long term plans and short-term remedies, there is a sense of hope as to what can be achieved. Working closely with the RMHS team and residents has been a source of joy for us, and we have encountered a team who love what they do and want to serve retired ministers as best they can.

With the arrival of our Interim Chief Executive, Irmani Smallwood, we are entering a new phase of development for RMHS. We hope this means you can enter 2025 with a genuine sense of hope and peace when you think about RMHS and the service we provide, and that soon it will be truly associated with love and joy.

On behalf of everyone at RMHS we wish you a very merry Christmas and a happy new year.

Victoria James  
Chief Operating Officer

David Greatorex  
Vice Chair RMHS



## Could you be eligible for Pension Credit?

Applying for Pension credit can be complex, but help is available.

To qualify for Pension Credit you must:

- Live in England, Scotland or Wales
- Have reached State Pension age (if you're in a couple, you'll *BOTH* need to have reached State Pension age)
- Have a low income

Please make sure you get advice from a *reputable* source.

You can get further information or check your eligibility via the sources below.

**Pension Service** helpline: **0800 99 1234** (8am to 5pm, Monday to Friday)

**AGE UK** offer support through their free advice line on **0800 678 1602**. Lines are open 8am-7pm, 365 days a year.

Or online:

- [www.gov.uk/pension-credit/how-to-claim](http://www.gov.uk/pension-credit/how-to-claim)
- [www.moneysavingexpert.com/savings/pension-credit](http://www.moneysavingexpert.com/savings/pension-credit)
- [www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/pension-credit](http://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/pension-credit)

### BEWARE OF SCAMS

If you receive an unsolicited email that you are unsure of, never click on any links or disclose your personal data. You can report suspicious text messages for free by forwarding them to **7726**.

Can you find all the words hidden in this puzzle? The theme is Christmas

V	C	N	A	S	P	T	I	N	S	E	L	E	T	S
E	F	R	A	N	K	I	N	C	E	N	S	E	S	H
F	A	I	R	Y	L	I	G	H	T	S	L	F	D	E
G	M	B	E	T	H	L	E	H	E	M	M	E	O	P
C	H	R	I	S	T	M	A	S	T	R	E	E	E	H
N	A	T	I	V	I	T	Y	Y	E	F	S	C	I	E
E	E	R	G	N	A	D	M	E	S	S	I	A	H	R
E	I	D	O	N	K	E	Y	R	L	T	W	Y	M	D
R	P	E	L	L	A	U	S	H	H	N	A	Z	A	S
W	E	R	D	I	S	L	H	R	M	E	T	R	N	P
J	C	V	S	E	E	L	R	R	I	V	A	I	G	J
E	N	A	E	G	I	Y	P	O	C	D	E	R	E	V
S	I	M	N	C	M	H	A	F	R	A	A	L	R	R
U	M	A	V	D	E	C	O	R	A	T	I	O	N	S
S	N	O	W	F	L	A	K	E	S	Q	P	L	N	A

Christmas Tree	Star	Angels
Carols	Bethlehem	Messiah
Advent	Nativity	Manger
Decorations	Mince Pie	Jesus
Snowflakes	Tinsel	
Frankincence	Myrrh	
Fairy Lights	Donkey	
Gold	Shepherds	



## Hello from Irmani

I'm delighted to write this short article as the interim CEO for RMHS. I started my 12 months with the organisation



on 18 November and have received a very warm welcome.

A bit of background about me: I began working in housing around 25 years ago, and whilst

my career started in Manchester and a stint in South America, I've mostly worked in organisations which are national or London-based. I've spent the last four years running a consultancy which supports housing associations, large and small, to deliver good quality, responsive services for their residents. Also making sure the housing associations meet all their statutory duties.

Before that, I spent most of my working life focused on helping homeless people with support needs – helping people to find permanent, sustainable and homely places from which to branch out and enjoy their lives. It was different in many ways to the work of RMHS but I believe that housing is a fundamental part of a happy, healthy life – making sure the physical environment our residents live in is hugely important to me.

I'm excited to understand how we can work to best serve our residents, provide high quality homes and help make the transition from ministry to a happy,

fulfilled retirement the best it can be! I'm hoping to connect with as many residents, and future residents planning their retirements, over the next 12 months, to hear more about what is most important to you, what you feel we do well and where we could improve to deliver the best possible service.

Outside of work, I am a keen hiker and outdoors enthusiast – I spent three weeks this year exploring some of the remoter corners of the United States and Canada, though I can usually be found on the weekends in Kent or Sussex with my husband and my dog, Suki. That passion for the environment also forms part of my motivation to ensure all our homes are energy efficient and that we reach carbon net zero targets as soon as possible. I look forward to meeting and hearing from you.

• [rmh@urc.org.uk](mailto:rmh@urc.org.uk)



### We appreciate your contributions

We always enjoy reading contributions to the Newsletter from our retired ministers. If you would like to share a prayer, your favourite hymn or a reflection in a future edition of RMHS Newsletter, please send them by email to: [rmh@urc.org.uk](mailto:rmh@urc.org.uk)

## Update on our Sustainability Project

In September, the Board agreed that RMHS will improve homes that have an Energy Performance Certificate (EPC) rating in bands D, E, F and G, so they achieve an EPC rating in band C. The improvements will be funded by RMHS and from energy improvement grants where these are available.

Thanks to everyone who recently granted energy assessors access to renew EPCs that had expired.



You can check the current EPC for your home in England and Wales by following the instructions on the National EPC Register website: [www.gov.uk/find-energy-certificate](http://www.gov.uk/find-energy-certificate)

You can check the EPC for a dwelling in Scotland by following instructions on this website: [www.scottishepcregister.org.uk](http://www.scottishepcregister.org.uk)

If you do not have access to the internet and want a copy of your EPC sent to you by post, please contact us at RMHS.

EPCs are valid for 10 years and some homes may have had improvements undertaken since the last EPC was done, therefore they may not require further improvements to achieve an energy performance rating in band C. Where this is the case, a new EPC will be obtained to confirm the current EPC rating is at band C.

RMHS homes are spread across England, Wales and Scotland and this presents significant challenges for procuring accredited installers and delivering the improvements quickly and at scale.

We are currently exploring several potential grant funding schemes while at the same time developing plans to install energy improvement measures in about 120 dwellings. A further update will be provided on the time scale for delivery of improvements once we have a supply chain of accredited installers in place.



### Energy Saving Bulbs

We use more lighting in winter, so it's worth switching to low energy bulbs, such as LEDs. If you still have lights with very old bulbs, the savings on your electricity bill can be substantial and it also improves the EPC rating of your home.



### Installing Electric Cookers

Before purchasing an electric cooker, check there is an electric cooker point in place, because you cannot connect it to a standard 13 amp socket.





## Loneliness

Christmas is a time of joy, family gatherings, and festive celebrations. However, for people who live alone or are far from loved ones, the holiday season can also bring feelings of loneliness and isolation. During the pandemic many of us experienced the impact of social isolation and how being isolated from loved ones can affect not only physical but also our mental health. Loneliness can affect everyone at different times in our lives but as we age, we often face physical, emotional, and social changes that can make Christmastime especially difficult. The loss of a spouse, the departure of children who may now live far away, or physical limitations that prevent us from participating in family gatherings can all contribute to a sense of loneliness.

At its core, Christmas is about love, compassion, and connection. In a world where so many people face isolation, it's important to remember that the true spirit of the season lies not in the presents we give but in the presence we offer one another.



Being part of a community can bring a strong sense of belonging.

Reach out to your local church who may be able to signpost a Community Hub or Warm Space that is near to you. Many churches offer carol services, all age Christmas worship and watchnight services which you may wish to attend. The BBC also broadcasts the annual carols from King's College, Cambridge, and other services, in December for

### A reminder regarding how RMHS use your personal data

The General Data Protection Regulation (UK GDPR) sits alongside the Data Protection Act, 2018. In simple terms this means RMHS are legally bound to comply with strict rules called 'data protection principles' that govern how we use and handle your personal data.

For a more detailed explanation of our responsibilities and your rights, you can access our 'Personal Data Privacy Notice' on our website:

[www.rmhs.org.uk/privacy-notice](http://www.rmhs.org.uk/privacy-notice)

If you do not have internet access you can request a copy of the document from Judith Williams, Tenancy Manager on **020 7520 2714** or any of the team by email: [rmh@urc.org.uk](mailto:rmh@urc.org.uk)

those who wish to enjoy worship from the comfort of their home.

There are many amazing charities out there to offer support to those of us who struggle with loneliness all year round, such as Age UK, Samaritans or the British Red Cross to name a few.

**Re-engage:** provide social connections for older people.

**0800 716 543, [www.reengage.org.uk](http://www.reengage.org.uk)**

**The Silver Line:** provide information, friendship and support to older people

**0800 470 8090** (24 hours, daily)

**[www.thesilverline.org.uk](http://www.thesilverline.org.uk)**

## Reflection

By the Revd Siân Collins



**“The light shines in the darkness, and the darkness did not overcome it.” John 1:5**

When I was a child, we lived in an old house. It had several things in it that you don't see nowadays. In the kitchen there was a wooden rack on a pulley, for laundry. At the back of the house was a coal hole to hold the weekly delivery of coal, which was our sole source of heat.

The thing is though, all those things that are put away and ignored don't actually go away. They drift off into the darkness where they continue to grow, develop and seek a way out. It can be very scary to imagine what they're up to in the dark.

Shine a light into that darkness though and you're likely to discover that there is no big, scary monster, just a jumble of all sorts of mess that needs to be cleared out and disposed of properly.



Loving God,

As the earth turns and the days shorten, the nights lengthen, we look to you for our light.

In the warmth of friendship, the gift of a smile or a kind word,

Embolden us to carry the light into the darkness of lives enveloped by sorrow, pain and despair; to lighten the way with love and compassion.  
Amen.

I didn't like the coal hole. It was dark and dirty and I was convinced a monster lived in it. My mother asked me once what this monster looked like and I told her I didn't know because it was too dark in there to see anything. My poor mother tried logic and asked how I knew there was a monster when I couldn't even see one, and had to deal with my obstinate reply that I just knew it!

On a wall in Chalks End Road is a depiction of a maid, dustpan and brush in hand. The piece is called, "Sweep it under the carpet," by Banksy. The inference is that if it's tidied away – however untidily – then it doesn't have to be dealt with.

**Discount for RMHS members**

Use the coupon code **RMHS** on the checkout page at **[www.urcshop.co.uk](http://www.urcshop.co.uk)** for a discount on any URC bookshop product.



## Roasted Butternut Squash and Tomato Risotto

This creamy, comforting risotto is packed with the sweet flavour of butternut squash and vibrant tang of tomatoes.

It serves 4 people but can be split into smaller portions and frozen.

### Ingredients:

- 1 medium butternut squash peeled and cubed (or buy already cut)
- 300g/10.5oz of fresh cherry tomatoes, halved
- 1 teaspoon of paprika
- pinch of sea salt
- cooking oil spray
- 1 onion, finely diced
- 2 cloves of garlic, crushed
- 1 cup (180g/6.4oz) of Arborio rice
- 360ml of passata (or 1½ cups of blended tomatoes)
- 1 teaspoon of chopped basil
- 2 cups (480ml) of chicken or vegetable stock (for a vegetarian dish), warmed
- salt and black pepper
- fresh parsley, chopped
- to serve: 60g/2oz of parmesan or any grated hard cheese you prefer



### Instructions:

1. Preheat oven to 200c/400f/gas mark 6
2. Toss the butternut squash in the paprika and add to a baking tray lined with baking paper, along with the tomatoes
3. Spray with cooking oil spray, season with salt and black pepper
4. Roast for about 25-30mins until the squash is caramelized but still has a slight bite, and tomatoes are softened, then set aside
5. Place the passata, hot stock and some freshly chopped basil in a large jug or bowl

6. Spray a large frying pan over a medium high heat with some cooking oil spray and sauté the onion and garlic until softened, add a little water if needed to prevent sticking
7. Add the Arborio rice and mix well.
8. Add a couple of ladles at a time of the stock. Stirring constantly, scrape off any bits sticking to the bottom. As your stock is absorbed add a couple more ladles and continue until passata/stock is half gone
9. Add the roasted tomatoes and butternut squash along with the remaining passata/stock and stir well. Taste several times while cooking to check the texture of the rice – it should have a slight bite to it when ready
10. Season with some salt and black pepper to taste, then stir in half of the cheese

### To serve:

11. Sprinkle the remaining cheese on top and garnish with some freshly chopped parsley. Enjoy!

Answers to  
Wordsearch:





## Office Closures over the Christmas and New Year period

Our offices will be closed from 5pm on Friday 20 December, until Thursday 2 January, 2025 at 9am.



For **ALL** emergency, out of hours and boiler repairs (\*except for Worcester Boilers) during this time, please contact Spire on:

**01384 884 040** and quote policy number: **LES/1367/1939**

You will be asked for your full name and address including postcode.

\*For Worcester Boiler breakdowns *only*, please call **0330 123 9339**



**We all wish you a very joyful Christmas and a happy new year!**

### The RMHS staff team

<b>Irmani Smallwood</b>	Interim Chief Executive	<b>020 7916 8636</b>	<b>rmh@urc.org.uk</b>
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