



The
United
Reformed
Church



RMHS Newsletter

Retired Ministers' Housing Society (RMHS)

Winter 2025

I'm delighted to introduce the winter edition of our regular newsletter - I hope you are well and looking forward to Advent, the joy it brings to Christians everywhere and that you will have the chance to spend time with family and loved ones over the Christmas season.

This time, we are feeding back the results of our Wellbeing Survey 2025. I am so grateful to all who took the time to complete this survey which will help us carefully consider how best to support residents to gain access to assistance services locally when needed. It was also cheering to read that 96% of residents are now happy with their repairs service, and 96% are satisfied that RMHS is easy to deal with. However, we know we don't always get it right first time. Kathleen has more insights which feature on pages 4-7.

Our Sustainability Project Lead, Michael O'Brien, who many of you will have come to know, retired in October. I am sure you will join everyone at RMHS in wishing him a happy retirement. Thanks to Michael's expertise, the Sustainability Project is now entering the mobilisation phase, and you can find the latest update on this as well as the good progress we have made on our boiler replacement programme from Francesca in her Property Services update on page 2.

Extra attention has gone into our emergency and out-of-hour repairs service in order to prepare for Christmas closures. You can find information about who to contact when we are closed over Christmas on the back page.

We also want to ensure that people can communicate with us more easily and access the information they need online if they would prefer it. There is more information about changes to our communications from Judith on page 7.

To build on the essential relationships between RMHS and the wider URC family, I will be visiting all Synods over the first few months of 2026 to listen, learn, and share what progress is being made within RMHS to better serve our retiring ministers and their spouses. I look forward to cementing existing relationships and building new ones as we walk together as one URC family.

Wishing you joy and good cheer for the coming Christmas period,

Warm wishes,

Irmani Smallwood, Chief Executive Officer



Property Services Update

Welcome to the Property Services section of the newsletter, where we share key updates on property management and compliance.



Introducing the Head of Property Services – Ms Francesca Pitts

I'm pleased to introduce myself as the new Head of Property Services. I'll be overseeing repairs, maintenance, compliance, planned improvements, and the retrofit programme, with a focus on delivering an efficient, consistent, and customer-focused service.

I joined RMHS over two years ago as Maintenance Surveyor for the South. My background spans housing and transport, including roles at a London Local Authority and Transport for London. I'm passionate about buildings and customer service and look forward to continuing to improve RMHS homes together.

Property Services Staff Updates

We are pleased to announce the new appointments to Property Services team:

We congratulate **Maria Cardazzone** who has been appointed **Compliance Coordinator**.

We welcome **Claudia Cholakian** who joins RMHS as **Sustainability Coordinator**.

We're currently recruiting a new Repairs and Maintenance Officer, and Regional Surveyor for the Southern Region. In the meantime, please contact the Property Services team at propertyservices@urc.org.uk or Maria on 07436 356 449.

Asset Management Handbook

The RMHS Asset Management Handbook, which is primarily for residents is now available online:

- <https://rmhs.org.uk/services-for-residents/rmhs-policies/>

Asset Management

Compliance: We've replaced 21 gas boilers this year and plan to renew 18 more next year. Our retrofit programme also includes a **Low Carbon Heat Incentive**, enabling the installation of heat pumps and other low-carbon technologies in up to 10% of homes. Interested residents will be contacted soon—please let us know if you'd like further information.

Water Safety Checks: HSL Compliance has completed nearly half of all Legionella Risk Assessments. If contacted by HSL, please arrange your inspection promptly. RMHS will follow up on completed assessments where remedial works—such as tank replacements, cleaning, or pipework adjustments—are required.

Asbestos Surveys: Residents have been contacted to arrange their annual asbestos inspections, currently carried out by **Acorn Analytics**. Please note this is separate from the survey conducted by **SGS** for the retrofit programme, so some homes may receive two inspections this year.

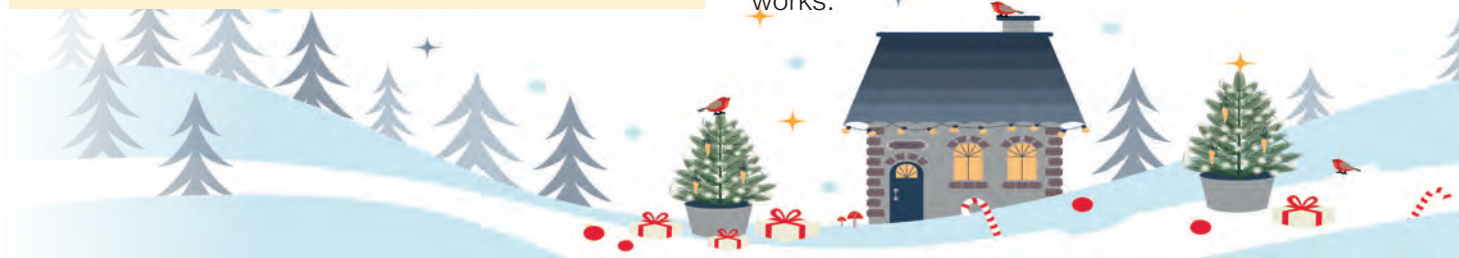
Retrofit (Sustainability) Programme: 70% of properties in our retrofit programme have now been inspected. Improvement works, managed by CCS, will soon be scheduled for identified properties. **RESIDENTS WILL NOT BE CHARGED FOR THE IMPROVEMENT WORKS!**

To meet our DESNZ funding requirements, we must complete upgrades to 60 homes by 31 March 2026, with remaining works completed the following year.

Possible improvements include:

- Low-energy lighting
- Loft insulation
- Solar panels
- Heat pumps
- Cavity or external wall insulation

All RMHS homes must achieve at least an EPC rating of C by 2030, ahead of further efficiency standards expected by 2035. Please contact the Property Services Team with any questions about proposed works.



Policy update: Repairs recharges (for tenants with an equity share)

RMHS is currently reviewing our tenancy agreements to ensure they reflect the most up to date legislation. As part of this review, we will no longer be charging tenants who hold a share in the property, for repairs and maintenance required at the property. If you have received any invoices for repairs dated from 1 February 2025 onwards, please disregard them.

In certain circumstances, where a resident requests a specific item, or a higher specification component that falls outside the RMHS standard repair specification policy, we will recharge the resident for the additional cost. In such cases, a member of the Property Services Team will discuss the available options with the resident, explain the cost implications, and confirm agreement before any work begins.

Have you ever stopped and thought about the communities which welcomed Jesus and the ones who did not? Where did Jesus find home and community when the nests were straw-bare and the dens were muddy? I have been thinking about oikos this Advent and Christmas. Oikos, that Greek word which identifies tribe, family and home, took on special meaning for the early Christians. Just as it was important for Mary and Joseph to find care and shelter for their child, it is important in this day and time for all of us to find oikos.

I imagine oikos to take place around a hearth or fire. Have you noticed at family gatherings we all like to gather around the kitchen, table of food or fireplace? The centre of the home intensifies with conversation, comfort and care near the social or spiritual energy of the home or community.

RMHS is engaged in the ministry of finding places for oikos. Retired Ministers and their spouses find a place to inhabit as life journeys to new stages and places. May Christ be our habitation and the connectedness we hold dear with each other.

At this Christmas, O Christ Child of Bethlehem, we recall how your parents searched for safety and shelter. As we gather to celebrate your nativity, may we light our fires, fill our tables with loved ones and friends, not forgetting the ones who seek belonging and lodging. Be our hearth Jesus when we are cold from the harshness of life and when anxious fears prevail. The gift of home and relatedness is what we all yearn for so deeply. We pray for the staff and families of RMHS with gratitude for the work they do. For each household in the RMHS community we ask your blessings of health and hope as we step into the new year with You. We pray in Christ's name. Amen.

Rev. Timothy M. Meadows, Liverpool United Reformed Churches of Allerton and St. Stephens

RMHS Vision and Values

In our previous Newsletter we promised to update you on our vision and values. These have now been approved by our Board. They will feature on our refreshed website and, outline our vision and the behaviours we aspire to.

RMHS Vision:

Our vision is that Ministers retiring from the United Reformed Church, and their spouses, have a safe and affordable place to live in their retirement.

RMHS Values:

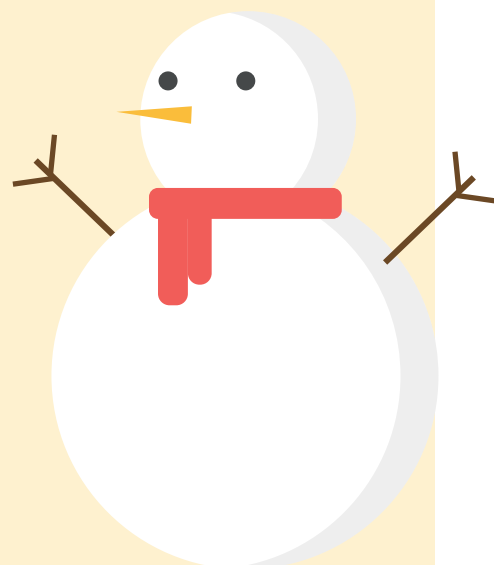
Caring - we treat each resident and others with whom we engage with decency and kindness

Collaborative - we work as one team, in partnership with the wider Church

Christian ethos - the conciliar nature of the Church imbues all we do

Accountable - we will do what we promise to do

Adaptable - we will work flexibly in response to a changing context



Wellbeing survey 2025: The results are in

We had an amazing 81% participation rate from RMHS households, and we'd like to thank you for taking the time to complete our survey. We truly value your input.

Your feedback is incredibly important to us and plays a key role in shaping and improving the services we provide.

The aim of the wellbeing survey was to hear directly from residents about what we're doing well, where we need to improve, to better understand your wellbeing and what matters most to you. We focused on five key areas:

- RMHS Services
- Your Home and Community
- Health and Housing
- Financial Wellbeing
- Engagement with Digital Technology

The process of analysing your feedback is ongoing, but we feel it is important to share some initial findings. The data will help us identify which services matter most to residents.

Where appropriate, we will also explore whether external support may better meet residents' needs and seek to build positive working relationships to ensure those needs are met.

WHAT WE HEARD:

RMHS Services

We asked for your feedback on our service, how we manage your home, and our communication and here's what you shared

Your Home and Community

Survey feedback shows most residents feel supported by family and friends, have someone to talk to when worried, and enjoy good transport links.

We aim to ensure every resident feels connected through loved ones, community groups, RMHS, or the wider URC family.

We also understand that support networks can break down. If you're feeling isolated, we're here to support you or signpost you to organisations that can help rebuild those connections and make retirement fulfilling.

Have someone to talk to

83%

Have emergency contact

95%

Health and Housing

We want to support residents to live independently throughout retirement. This may involve home adaptations or signposting to services like Occupational Therapy, falls prevention, or other support. A good starting point is your GP or local authority

Feel settled where they live

80%

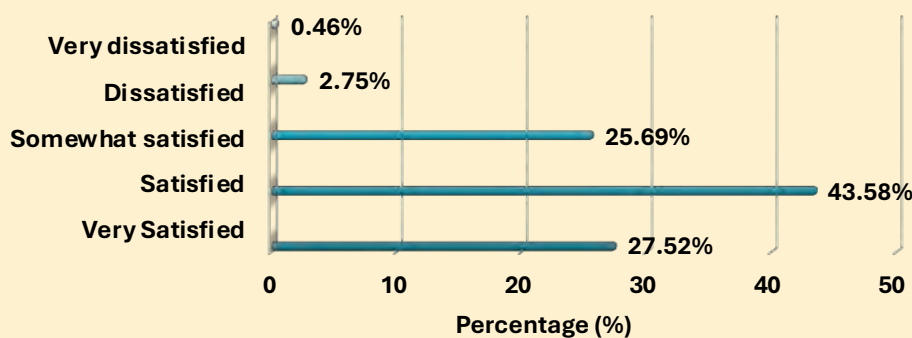
Feel they have the ability to stay active

60%

Are satisfied that their home meets their physical needs

60%

How satisfied are you with RMHS as a Landlord



Feel their home is safe

93%

Are satisfied with the overall quality of their home

85%



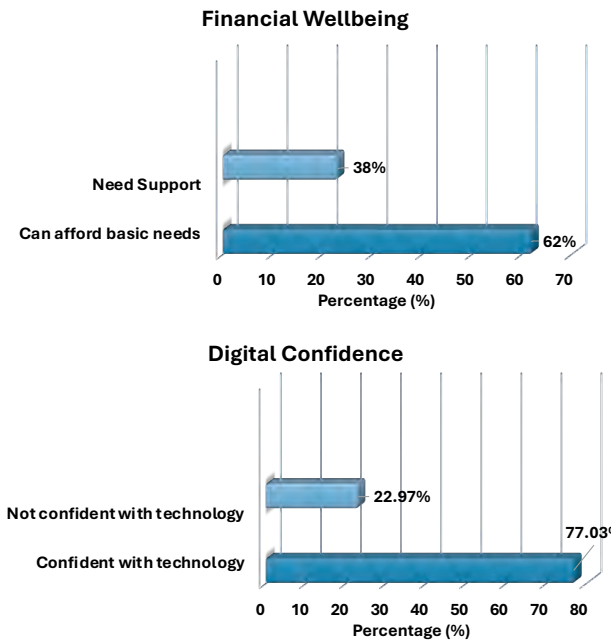
Financial Wellbeing

Most residents feel financially secure, but we know circumstances can change. If you're facing challenges, our Housing Services Team can guide you to trusted support, like Age UK, Turn2Us, or your local authority, for financial advice and planning.

Engagement with Digital Technology

We're increasing digital communication like emails and texts but understand it's not everyone's preference. Printed materials will still be available for those who need or request them, or when the content is important or legal.

We'll be in touch soon to learn how you prefer to stay informed. While we promote paperless options, we're committed to keeping everyone included.



What are we doing as a result of the survey

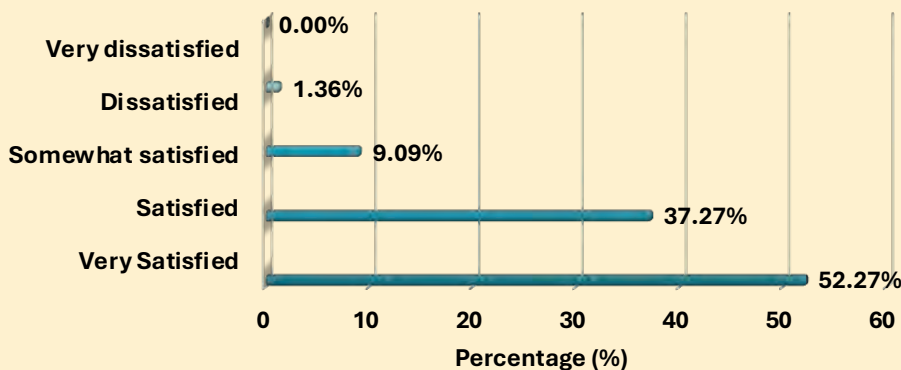
Repairs and Maintenance: Some residents raised new or outstanding repair queries through the survey. We have liaised with the Repairs and Maintenance team, who are now contacting residents to arrange access to resolve these issues.

Callback Requests: For residents who requested a callback, we will be contacting you soon to answer any questions you may have.

Our Commitment: RMHS are on a journey of continuous improvement. Once again, we would like to thank all households for their valuable contributions. We understand that experiences differ, but with your feedback and support, we are committed to building a better service that benefits all our residents.



Satisfaction with value for money of rent offers



Are satisfied with how easy RMHS is to deal with

68%

Are satisfied that RMHS listens and acts on concerns

70%

RMHS Communications

We are using the information provided from the Wellbeing Survey to gain a clear understanding of what matters most to residents.

YOU SAID:

“Good, timely, communication is important”.

WE DID:

We recognise we may not have always got this right, and we want to improve this.

Work is currently in progress to improve how we communicate with our residents to keep them updated regarding repairs and compliance in a timely manner. From 1 December 2025 we will start sending emails and text messages to confirm:

- a repair request has been recorded and added to our database
- details of the contractor who will carry out work to your home
- when a Compliance check is due, and the contractor assigned to do this

You may have already been contacted by a member of the Housing Services team to invite you to provide an email address or mobile phone number, there is still time to provide this information to RMHS if you would like to do this.

We understand some of our residents prefer contact by letter. Please be reassured that this will continue. If your contact details change, or your preferred method of communication changes please let us know.

NEW EMAIL ADDRESSES FOR CONTACTING RMHS

We are streamlining how to email us; this will make it simpler to reach the right team with your enquiry.

- propertyservices@urc.org.uk

This is for all emails about Repairs, Compliance, Retrofit (energy efficiency work).

- housingservices@urc.org.uk

This is for all emails about rent, managing a tenancy, ending a tenancy, or a change in occupants.

- rmh@urc.org.uk

This is for general enquiries, complaints or feedback.

Our phone numbers remain the same and you can find them on the back page.

Judith Williams - Head of Housing Services



Office Closures over the Christmas & New Year period



Our offices will be closed from Monday 22nd December 2025 at 5pm, until we re-open on Friday 2nd January 2026 at 9am.

For all out of hours and emergency repairs please contact: **SERVICE SOLUTIONS DIRECT**, on 01772 289 499.

OR, for Worcester Bosch Boiler Breakdowns only, please contact: **WORCESTER BOSCH**, on 0330 123 9339.

They will confirm if your boiler is covered under their warranty. If it isn't please contact Service Solutions Direct for further support.



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

The RMHS staff team

Irmani Smallwood	Chief Executive	020 7916 8636	rmh@urc.org.uk
Judith Williams	Head of Housing Services	020 7520 2714	housing@urc.org.uk
Kathleen Benjamin	Specialist Housing Officer	020 7871 7871	housing@urc.org.uk
Helen Corbett	Housing Officer (part time)	020 7916 8682	housing@urc.org.uk
Francesca Pitts	Head of Property Services Maintenance Surveyor (South)	020 7691 9868	property@urc.org.uk
Ted Ford	Senior Maintenance Surveyor (North)	07739 360 034	property@urc.org.uk
Maria Cardazzone	Compliance Coordinator	020 7520 2716	property@urc.org.uk
Claudia Cholakian	Sustainability Coordinator	07889 224 457	property@urc.org.uk
Roger Corbett	Property Transactions Coordinator	020 7916 8643	rmh@urc.org.uk
Katia Crowley	Governance and Communications Officer	020 7916 8636	rmh@urc.org.uk

Please send any emails regarding Repairs, Compliance, Sustainability, etc. to the dedicated Property Services inbox: property@urc.org.uk

Please send any emails regarding rents, your tenancy, or a change in occupants to the dedicated Housing Services inbox: housing@urc.org.uk

Visit our Website: www.rmhs.org.uk



Produced by the URC Communications Team on behalf of the United Reformed Church Retired Ministers' Housing Society.