



My Home Handbook

Your guide to the essential things you
need to know about your home

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TRANSLATION SERVICE

We use the Language Line translation service. If you need to speak with us by phone in another language, just let us know.

For more information about our translation service, see the inside back cover.



FURTHER INFORMATION

You can find more information about subjects covered in this handbook at www.emh.co.uk. If you do not have access to the internet, or need any information not covered in this handbook, please contact us.

INTRODUCTION

HELLO!

Welcome to emh, we hope that you enjoy living in your new home.

This handbook provides you with information about your home. It explains the rights and responsibilities for you as the tenant and emh as your landlord.

Please keep it handy for reference. If you need further information or have any queries relating to your home please contact us. We are here to help.

SETTING UP YOUR NEW HOME

Now that you have your keys, you can start to set up your new home...

You will need to contact the following to set up your accounts:

- ▶ **Electric**
- ▶ **Gas**
- ▶ **Water**
- ▶ **Council Tax**
- ▶ **TV Licence**

If you're struggling to find out who your gas supplier is, please call Transco on **0870 608 1524**.

To find out who your electricity supplier is, please call MPAS on **0345 601 5972**.

Once you have your electric and gas suppliers set up, please call us on 0300 123 6000 to arrange to get your gas uncapped.



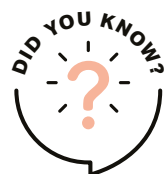
Only pay for what you use!

Make sure you take your meter readings for gas, electric and water when you move in so that you only pay for your usage.



Make sure you know where your electricity, gas and water meters* are located around your home. It is also helpful to know where your stop-cock is in case of an emergency.

***Not all properties have gas or water meters installed.**



You may be able to reduce your water bill by having a water meter fitted? Please speak to your water provider to find out more.

To discuss having a gas and electricity payment meter fitted, please contact your energy supplier.

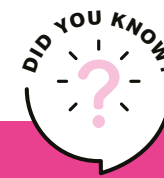
DO IT ONLINE WITH MyHomeOnline

It is quick and simple to register:

- ▶ Go to www.emh.co.uk/housing/for-customers/paying-your-rent/
- ▶ Click on the Login/register myhomeonline button and follow the instructions.

Please remember to have your Tenancy Number (the eight digit number can be found on your rent statement) and your National Insurance number to hand.

Once you have registered and your details have been verified, you will receive a confirmation email, normally by the end of the next working day. This will give you a verification code to allow you full access.

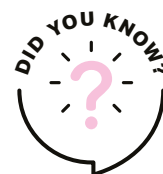


The easiest way to contact us is online? Once registered you can:

- ▶ Pay your rent
 - ▶ Report a repair
 - ▶ Report anti-social behaviour
 - ▶ Contact us
- And much more...

For non-urgent queries, you can contact us using My Home Online and get a same day response if your request is received before 4pm.

If you have an emergency, please call us.



There are social tariffs available for internet packages and mobile phones. For more information take a look at: www.ofcom.org.uk

YOUR TENANCY

When you become a tenant of emh, you will have signed a tenancy agreement. This is a legal contract which sets out your rights and responsibilities as a tenant, and ours as a landlord. By signing the contract, you have agreed to all the terms and conditions listed within it.

There are different types of tenancy agreements depending on when you became our tenant, the type of home you live in, and the needs of you or your family. If you would like clarification on the type of tenancy agreement you hold, please contact us.

Assignment:

With our permission, you may be able to pass your tenancy on to a joint tenant, partner, or family member who has lived permanently with you for at least 12 months. You can only assign the tenancy to someone who might have the right to succeed to the tenancy in the event of your death.



Succession

This means that when you die, your tenancy can be passed on to someone else. A spouse or partner may be able to take over the tenancy if the property was their main or only home, and another member of your family can take over if they lived with you for at least 12 months, prior to your death, and it is written in your tenancy agreement. All claims to succeed to a tenancy should be made in writing.

Succession right may be to a tenancy and not necessarily the same property.

Where successors would be under-occupying a property, wherever possible we would look to move them into a more suitable home.

YOUR TENANCY

Exchanges

With our written permission you can swap tenancies with another local authority or housing association tenant in any part of the country. Check the [HomeSwapper](#) website for details on finding a suitable exchange partner. Once you have found a suitable exchange partner, you can submit your application to us through the HomeSwapper website.

We will only refuse permission to exchange for a few reasons, such as if you are in rent arrears, your property is designed for people with specific needs, the condition of the property, or if it would lead to overcrowding or under-occupation.

Transfers

We do not hold a housing waiting list. If you need advice on moving urgently please speak to your Housing Officer. Conditions vary between local authorities, so please speak to your Communities team for details. For full details of your rights, please check your tenancy agreement.

Ending your tenancy

If you wish to end your tenancy, you must give us 4 weeks' notice in writing. Your tenancy will not end until you return your keys to us and leave the property. Rent will continue to be charged until we receive the keys. When you leave your property it should be empty and clean, and in the same standard as it was let.



INSURANCE

You are responsible for insuring your possessions, including carpets, flooring and curtains against fire, theft, burst pipes and other household risks.

We are responsible for insuring your building only.

We have negotiated a low-cost contents insurance scheme with Thistle, which offers you the chance to insure the contents of your home in an affordable way.

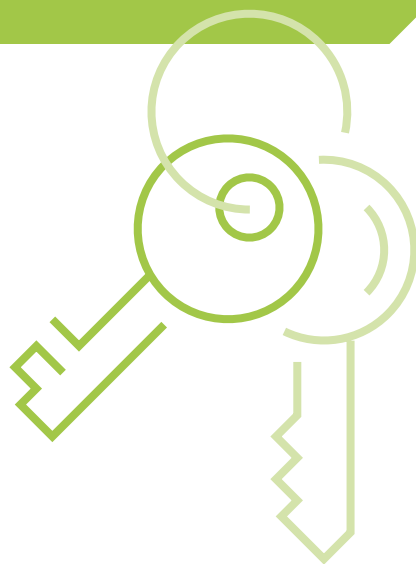
You can find details on our website or call us and ask for an application pack.

Cheaper options may be available, so you are advised to shop around.



Keep an eye on your keys!

We do not keep spare copies of your keys. If you lose them, it is your responsibility to replace them and pay for any lock changes.



PAYING YOUR RENT

Your rent is due on a Monday and must be paid in advance. There are several ways to pay your rent:

Direct Debit

More than half of our tenants pay by this method. It is the simplest way to ensure your rent is paid on time. This can be set up via myhomeonline or by calling us.

Online and by phone

It is quick and simple to register: Go to www.emh.co.uk/housing/for-customers/paying-your-rent/

Click on the Login/register myhomeonline button and follow the instructions.

Regular or one-off card payments can be made online at www.allpay.net or by calling Allpay on **0330 041 6497**.

Alternatively you can call emh Customer Services on **0300 123 6000**, selecting option 1 or by logging on to your My Home Online account.



Remember to update your benefits portal!

We do not update the DWP on your behalf. Remember to let them know you've changed address and your new rent amount – you will need your tenancy agreement to hand to verify your new costs. We recommend doing this as soon as you've signed your tenancy agreement. You should also let the DWP know about any other change of circumstances during your tenancy.

Using a swipe card

All of our residents are given an AllPay card that can be used at any location displaying the **PayPoint** sign. You can pay with cash and debit/credit cards. Remember to keep your receipt.

YOU AND YOUR NEIGHBOURS

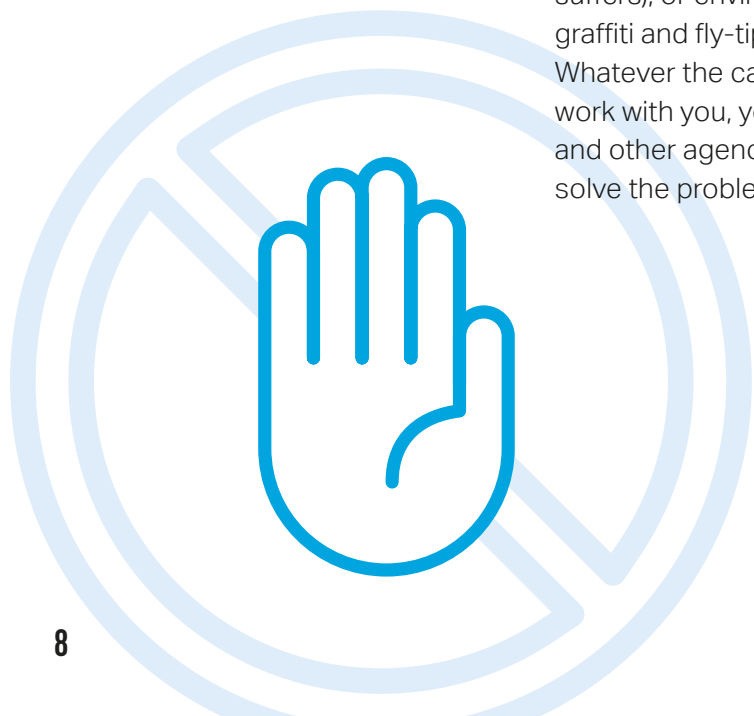
Everyone has the right to the peaceful enjoyment of their home and neighbourhood.

By signing your tenancy agreement, you are responsible for the behaviour of everyone living in your home or visiting, including children.

This means that you should not act in a way that could cause nuisance, annoyance, distress, or harassment to your neighbours.

Preventing anti-social behaviour

We understand that anti-social behaviour (ASB) can have a negative impact on people and communities. ASB is behaviour that has caused, or is likely to cause, harassment, alarm or distress to any person. It is also behaviour that can cause housing-related nuisance or annoyance to any person. It can be personal (i.e. targeted at an individual), a nuisance (i.e. the local community rather than a particular individual suffers), or environmental (i.e. graffiti and fly-tipping). Whatever the cause, we will work with you, your neighbours, and other agencies to try and solve the problems.



YOU AND YOUR NEIGHBOURS



Think about how you can be a good neighbour and build good relationships. If you are having problems with a neighbour, you can try discussing the problem with the person responsible as long as you feel safe and comfortable to do this:

1. Try to speak early on, as some people may not be aware their behaviour is upsetting you.
2. If you do decide to talk to them, do so politely.
3. Explain why you are upset, and how you would like to deal with the problem.
4. If the problems continue, we can offer help and advice.

We have expert mediators that can chat to you privately, and if you wish, can speak to both you and your neighbour.

They are trained in dealing with difficult situations and can help change behaviours by supporting you to talk to each other.



YOU AND YOUR NEIGHBOURS

How to report anti-social behaviour

Reports of anti-social behaviour can be made in the following ways:

- ▶ On your MyHomeOnline account
- ▶ Contacting our customer service team on: **0300 123 6000** and **customerservices@emh.co.uk**
- ▶ Reports can be made by a third party for example, local councillor, MP or social worker however, please be aware that we will usually need authority from you to speak to them.

Please visit www.emh.co.uk for information on anti-social behaviour and details about supporting agencies.

Harassment

Everyone is protected under law from harassment. The Equality Act 2010 also provides protection from harassment based on: age, disability, gender reassignment, marriage and civil

partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

Acceptable behaviour

Emh aims to provide a first-class service to all our residents and customers, but we acknowledge that there may be occasions when people are dissatisfied and make complaints.

We have a duty to provide a safe and secure working environment. Violent and abusive behaviour will not be tolerated, and decisive action will be taken to protect our staff, those working on our behalf, our involved residents and other residents visiting or involved in other activities on our premises.

If you abuse, threaten or assault anyone working for emh or on its behalf we will report it to the police and we may take legal action against you. This could result in you being evicted.

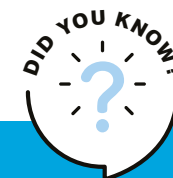
YOU AND YOUR NEIGHBOURS



Domestic Abuse

We believe that domestic abuse is unacceptable and should NOT be tolerated.

We have adopted the following definition of 'domestic abuse':
"Any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional) between adults who are or have been partners or family members, regardless of gender or sexuality."



If you are suffering from domestic abuse, you can talk to us about it confidentially.

We aim to:

1. Protect people who have experienced domestic abuse or are at risk of abuse.
2. Support people who have experienced domestic abuse or are at risk of abuse.
3. Prevent domestic abuse from happening in the first place, and to prevent repeat victimisation if it has already occurred.

We will consider taking action against any tenant whose partner has fled home because of domestic violence perpetrated by the tenant. The exception to this may be where there are children living in the property with the perpetrator.

Further help is available at: www.emh.co.uk.

REPAIRS



How to report a repair

You can report a repair through [myhomeonline](#) or by phone.

Please note, if you need an emergency repair out-of-hours, you will need to call us on **0300 123 6000** and you'll be directed to our 24/7 repairs service.

Our Property Services team provides a comprehensive repairs service. Repairs are completed within set timescales, depending on how urgent they are. We've included examples of how we prioritise repairs here.

Emergency repairs

Emergency repairs are those needed to avoid immediate danger to your health and safety, or serious damage or destruction to your home. Our response time for emergency repairs is within 24 hours.

This includes things such as:

- ▶ Total loss of water
- ▶ Unsafe electrics
- ▶ A total loss of heating – this is only applicable during winter and colder months of the year
- ▶ A blocked mains drain, soil pipe or toilet

Within 24 hours we'll aim to make your home safe or prevent further damage. We may need to arrange a further visit to complete the repair. If the emergency relates to your heating system and we're unable to repair it on the first visit, we'll offer you temporary heaters to use until we can fix the fault. During warmer months, repairs that impact the heating system will be actioned within five days of reporting.

REPAIRS

At your request

If you have a repair that is not an emergency but affects your comfort or convenience, you can make an appointment with us to carry out the repair at a time that suits you, within our normal working business hours - 8am to 3.30pm, Monday to Friday.

This includes things such as:

- ▶ Minor plumbing leaks
- ▶ Minor electrical faults
- ▶ Roof leaks

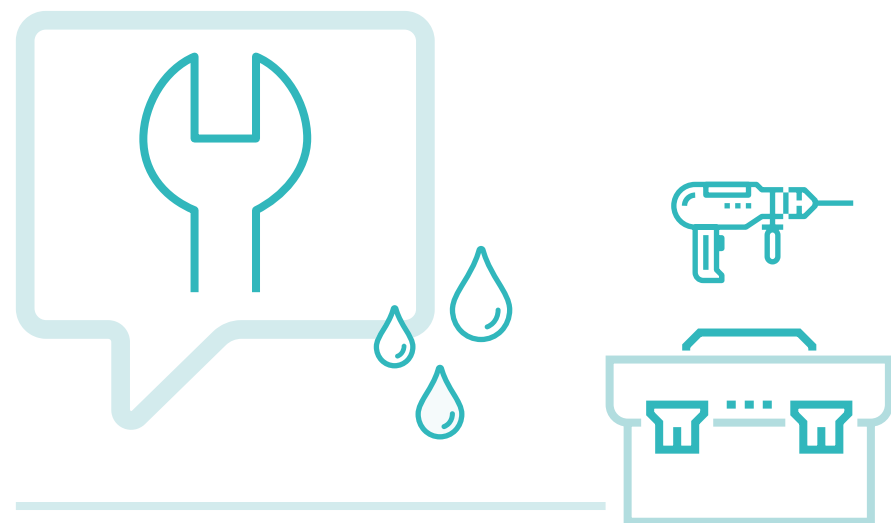
Routine repairs

If your repair does not pose an immediate risk to your health and safety or is not materially affecting your comfort or convenience, we may class this as routine.

Our response time to routine repairs is within 42 days.

This includes things such as:

- ▶ Fencing
- ▶ Doors and windows
- ▶ Floors
- ▶ Kitchen fittings and other minor issues



REPAIRS

Providing access

Please make sure you provide us with access to your home for the agreed appointment.

No smoking

If you're having a repair or improvement works done in your home, please do not smoke in the affected room(s) for one hour before we arrive or during the works.

Residual passive smoke presents a health hazard and we have a legal obligation to provide a safe working environment for our people and contractors. We reserve the right to refuse to enter a property that has cigarette smoke lingering, and to charge if a return visit is necessary.



Chargeable repairs

When a repair to a property (or adjacent property) is needed as a result of neglect or damage caused by a resident, their family, visitors or lodgers, or unauthorised works carried out either by a resident or third party, we will charge for such repairs.

Circumstances in which repairs or replacement are likely to be chargeable include the following, but not limited to:

Deliberate damage

This is where the work is required due to deliberate or wilful acts by the tenant or any other person mentioned above. This doesn't apply in cases of criminal damage by persons not listed above. We may not charge for criminal damage where a crime reference number has been obtained, but we do reserve the right to do so in some instances.

REPAIRS

Removed items

Where an installation has been removed and needs replacement, either during or at the end of the tenancy, then this will be charged for. If this is during the course of a tenancy, the tenant will first be given the opportunity to replace the item, providing the work is carried out to an acceptable standard.

Wilful neglect

Repair or replacement may be necessary due to general neglect rather than a specific act of damage. It is important to distinguish between normal wear and tear and exceptional neglect, in which case a charge will be made.



Unauthorised alterations

If a tenant has made alterations that require reinstatement, either for health and safety reasons or to bring the property back to a lettable standard, the full costs of the works will be charged. However, if the alterations are acceptable, consideration will be given to granting retrospective permission.

Removal of rubbish

At the end of a tenancy, the cost of removing items of furniture or rubbish that are left behind will be charged to the outgoing tenant. Charges will not be made for the standard cleaning of empty properties where this is needed as a matter of routine. Also, charges will not be made to former tenants for the removal of items that were in place, or the replacement of items that were missing or damaged at the start of their tenancy.

KEEPING YOU SAFE IN YOUR HOME

Gas safety

We have a legal responsibility to carry out annual safety checks on all your gas appliances including pipework and flues, to ensure your safety and that of your neighbours and surrounding areas.

A Gas Safe registered engineer will visit your property to carry out these extremely important checks. A full gas service and safety check will be carried out on your boiler and any other gas appliances that we own in the property.

You will be advised of your appointment by letter from the engineers. If the appointment is not convenient for you it can be re-arranged by calling the number on the letter you've received.

For more information about what to expect when an engineer is booked visit www.emh.co.uk.



If you smell gas, immediately call the National Grid emergency number: 0800 111 999.

- ▶ Turn off the gas supply, if possible
- ▶ Open windows and doors
- ▶ Do not smoke, light a match or turn any electrical switches on or off



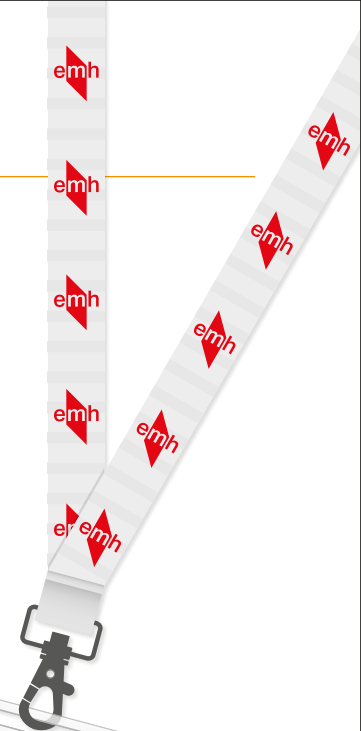
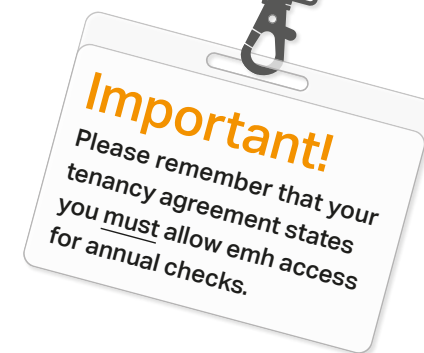
KEEPING YOU SAFE IN YOUR HOME

Missed appointments:

As outlined in your tenancy agreement, it is your responsibility to allow us access for one morning or afternoon a year to carry out these checks.

If you do not allow us access at the appointed time, we will make every attempt to contact you - by phone call, email and text - to rearrange the appointment for a time convenient to you. We will also write to you outlining our right to access the property. The engineer will also place a sticker on your door to prompt contact.

If we still do not hear from you, our solicitor will write to you requesting formal access. Throughout, we will continue to try calling you to make a suitable appointment to allow our engineer access. We will also ask your Housing Officer to visit.



KEEPING YOU SAFE IN YOUR HOME

Fire safety:

Our general fire safety booklet contains useful advice on staying fire safe at home. It includes a guide to creating an emergency escape plan for you and your family. If you live in a building that shares a communal area with another property (usually a flat), we have a specific fire safety booklet with separate guidance.

This information includes details on:

- ▶ **Where to find the fire action notice for your building.**
- ▶ **Considerations for establishing a personal escape plan.**
- ▶ **The new requirements for the inspections of fire doors.**

This information will be provided to all new residents when they first move into their home, and we will send out reminders every year too.

To find out more visit www.emh.co.uk.



KEEPING YOU SAFE IN YOUR HOME

Smoke alarms save lives

Smoke detectors provide an early warning of a fire providing they work. Remember it is your responsibility to ensure your smoke detector is working during your tenancy, so test it at least monthly! It is emh's responsibility to ensure the presence of smoke detection in your property, that it is in full working order at the start of your tenancy and to resolve any reports you make to emh of it not working correctly.

Carbon Monoxide detectors

CO detectors are the first line of defence against Carbon Monoxide Poisoning. They will provide you with an early warning before dangerous levels accumulate giving you time to ventilate or evacuate. Where you have a fixed combustion appliance (excluding gas cookers), emh must provide you with a CO alarm.



You are *four times* more likely to die in a fire if you don't have a smoke alarm that works!

90 people die each year because the battery in their smoke alarm is either flat or missing.

Why not set a weekly reminder to test your smoke alarms and carbon monoxide alarms are working properly, and report any issues to us?

Remember it is your responsibility to ensure it is working during your tenancy, so test it at least monthly! Emh must then ensure it is repaired or replaced once you have reported a fault.

For more information about keeping safe in your home, including protecting against Legionella and what to do if you find asbestos, visit: www.emh.co.uk

ALTERATIONS AND ADAPTATIONS

Alterations

You must obtain our written permission before making any alterations to your property. You will need to give us details of the work that you want to do and who will be doing the work. We will not normally refuse permission unless it will make the property less safe, decrease its value, or result in additional maintenance costs.



Adaptations

If you are disabled or have serious health issues, we may be able to adapt your home so you can live in it safely and independently. Adaptations can range from grab rails to stairlifts. Please note that you may need to be assessed by Adult Social Care.

If you feel you need your home to be adapted, please contact us on MyHomeOnline, call us on **0300 123 6000** or email customerservices@emh.co.uk.



DAMP AND MOULD



Our aim is to provide and maintain healthy, safe and warm homes for all our residents.

We aim to manage reports of damp and mould proactively, by carrying out reactive repairs, planned works or in some cases, by providing advice and information on measures that can be taken to help manage and prevent damp, mould and condensation.

When you report damp and mould to us, we will ask you questions to understand your situation and to identify possible issues that might be causing the problem.

We have a dedicated team of operatives that aims to arrange an appointment with you within 48 hours of your report. We aim to visit within 10 days of you first reporting the issue to us. If our operatives feel a specialist contractor is required to carry out bespoke works or a survey, this will be arranged with you.

Depending on the outcome of the initial visit(s), we will either share advice on treating the problem or we'll schedule follow up appointments to resolve the issue.

For more information around damp and mould, including our leaflet and policy, please visit www.emh.co.uk.

WHAT IS AWAAB'S LAW?

Awaab's Law was created after the tragic death of two-year-old Awaab Ishak, caused by mould in his home on Rochdale's Freehold estate. His family had reported the issue for years, but it wasn't fixed. Now, social landlords must repair serious health and safety issues, like damp and mould within set timeframes.

Your safety matters to us. Please read the guidance below to help prevent damp and mould in your home.



1. If you notice damp, mould, condensation, leaks, or any other issue in your home, please report it to us as soon as possible.



2. This helps us assess the problem quickly, decide whether it may be an emergency or significant hazard, and take the right action within the required timescales.



3. We will investigate, keep you informed, and ensure appropriate action is taken to keep you and your household safe.

TREATING DAMP AND MOULD IN YOUR HOME

What happens when you report damp, mould, condensation, leaks, or any other issue in your home that could affect your health or safety:

1. You report the problem

Let us know if you have damp, mould, condensation, leaks, or any other issue in your home.

If it is a significant hazard:

- ▶ We will investigate within 10 working days.
- ▶ If the work cannot be completed on the first visit, we will make your home safe within 5 working days.

2. We check the issue

Once reported, we will assess the problem and decide what action is needed.

If it is an emergency hazard:

- ▶ We will investigate within 24 hours.
- ▶ If the repair cannot be completed during the first visit, we will take steps to make your home safe.
- ▶ If further work is needed, we will provide a 'What's next' card or a report within three working days.

- ▶ Any remaining repairs will be completed within 12 weeks.
- ▶ If we make your home safe, we will provide a 'What's next' card or a report within three working days.

3. We keep you updated

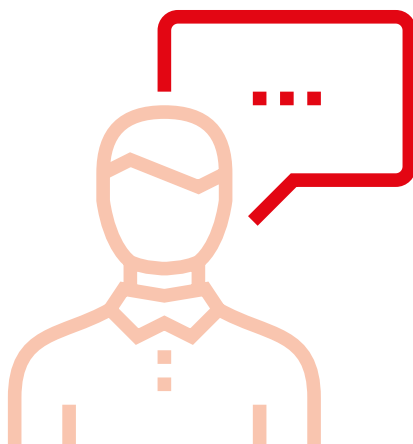
Throughout the process, we will keep you informed about:

- ▶ What we found.
- ▶ What action we are taking.
- ▶ When the work will be completed.

COMPLAINTS

We pledge to do the basics brilliantly and to keep on getting better. To achieve this, we continually strive to improve our services and welcome your complaints, comments and compliments on how we're doing.

We know that sometimes things go wrong or that the services we offer may not always meet your expectations. So, please let us know when things go wrong or don't live up to your expectations, so we can put things right and learn from this.



If something goes wrong, we'll try to put it right as soon as possible. If at any time you're not satisfied with what we've done to resolve the issue, you can ask us to consider this as a formal complaint. We'll confirm this within five working days of you getting in touch and investigate what you've told us.

You can find out more about our complaints process [online](#).



COMPLAINTS

We want to make it as easy as possible to make a complaint about our services and they can be made in any of the following ways.

- ▶ In person
- ▶ By phoning us on 0300 123 6000
- ▶ By emailing us at complaints@emh.co.uk
- ▶ Via our [website](#)
- ▶ By using MyHomeOnline
- ▶ Through another person, perhaps an advocate, social worker, solicitor, etc.
- ▶ By post to:
Complaints Resolution Team
Memorial House
Stenson Road
Coalville
Leicestershire
LE67 4JP

If you've been through our complaints process but you still don't feel we've put things right, you can take your complaint to the Housing Ombudsman. The Housing Ombudsman is an independent, impartial and free service for social housing residents, and makes the final decision on disputes between residents and landlords.

Find out more at:
www.housing-ombudsman.org.uk



PETS

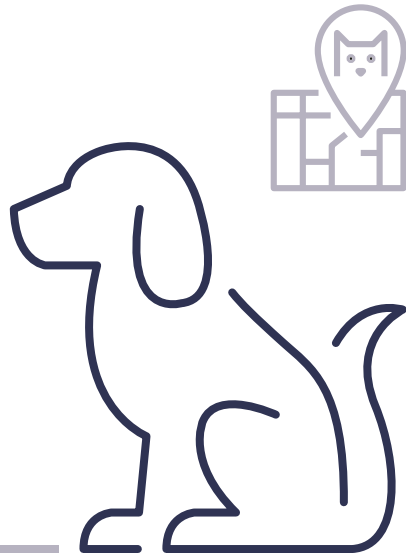
If you have your own entrance or garden you may apply for permission to have a pet. However, you are not permitted to keep any dog which fits the description under the Dangerous Dogs Act. Our policy states that the following dogs listed under the Dangerous Dogs Act 1991 are not permitted as pets: Pit Bull Terrier, Japanese Tosa, Dogo Argentino, or Fila Brasileiro. From 2023 this includes the American XL bully. This is with the exception of dogs registered on the index of exempted dogs. In these cases, although the dog is a banned breed, the dog will have undergone an assessment to determine that it is safe, and the owner will be legally bound to comply with certain conditions.

Further information is available at: www.gov.uk/control-dog-public/banned-dogs

Please also be advised that you are responsible for managing the behaviour of any pets that you choose to keep at the property.

Permission for you to keep a pet can be revoked at any time where these conditions are not met.

You are not allowed to keep a dog or a cat in flats or properties where there is a communal entrance or shared garden(s) unless it is a disability dog.



TRANSLATION SERVICE

We are committed to providing accessible services. If you need this information in another language, please contact us on media@emh.co.uk and we will arrange it for you.

અમે સુલભ સેવાઓ પ્રદાન કરવા માટે પ્રતિબદ્ધ છીએ. જો તમને આ માહિતી આ ભાષામાં જોઈતી હોય, તો કૃપા કરીને media@emh.co.uk પર અમારો સંપર્ક કરો અને અમે તમારા માટે તેની વ્યવસ્થા કરીશું.

Zależy nam na zapewnieniu dostępu do naszych usług. Jeśli potrzebują Państwo tych informacji w tym języku, prosimy o kontakt pod adresem media@emh.co.uk a my to dla Państwa zorganizujemy.

ہم آپ کو باآسانی دستیاب خدمات فراہم کرنے کے لیے پُر عزم ہیں۔ اگر آپ کو یہ معلومات اپنی پر رابطہ کریں، اور ہم آپ کے media@emh.co.uk زبان میں درکار ہوں تو براہ کرم ہم سے لیے اس کا انتظام کریں گے۔

हम सुलभ सेवाएं प्रदान करने के लिए प्रतिबद्ध हैं। यदि आपको यह जानकारी इस भाषा में चाहिए, तो कृपया हमसे media@emh.co.uk पर संपर्क करें, और हम इसे आपके लिए व्यवस्थित कर देंगे।

Mēs esam apņēmušies nodrošināt pieejamus pakalpojumus. Ja jums nepieciešama šī informācija šajā valodā, lūdzu, sazinieties ar mums pa e-pastu media@emh.co.uk un mēs to jums noorganizēsīm.

Мы стремимся предоставлять доступные услуги. Если вам нужна эта информация на этом языке, свяжитесь с нами по адресу media@emh.co.uk и мы организуем это для вас.

Waxaa naga go'an inaanu bixinno adeegyo la heli karo. Haddii aad u baahan tahay macluumaadkan inaad ku hesho afkaaga hooyo, fadlan nagala soo xiriir: media@emh.co.uk oo waannu kuu heli doonaa.

Estamos empenhados em fornecer serviços acessíveis. Se precisar desta informação neste idioma, entre em contacto conosco através do e-mail media@emh.co.uk e iremos providenciá-lo.

ਅਸੀਂ ਸੁਲਭ ਸੇਵਾਵਾਂ ਪ੍ਰਦਾਨ ਕਰਨ ਲਈ ਵਚਨਬੱਧ ਹਾਂ। ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਹ ਜਾਣਕਾਰੀ ਇਸ ਭਾਸ਼ਾ ਵਿੱਚ ਚਾਹੀਦੀ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ media@emh.co.uk 'ਤੇ ਸੰਪਰਕ ਕਰੋ, ਅਤੇ ਅਸੀਂ ਇਸ ਦੀ ਤੁਹਾਡੇ ਲਈ ਵਿਵਸਥਾ ਕਰਾਂਗੇ।

WE ARE HERE TO HELP

If you're struggling with your finances and need some support, our Money Matters team can help you.

Our advisors will carefully look at your situation and can assist you with:

- ▶ Claiming benefits
- ▶ Appealing benefit decisions
- ▶ Managing your budget
- ▶ Saving money on utility bills
- ▶ Identifying opportunities for charity grants
- ▶ Accessing foodbanks



MONEY MATTERS

For more information please email the team on:

moneymatters@emh.co.uk



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