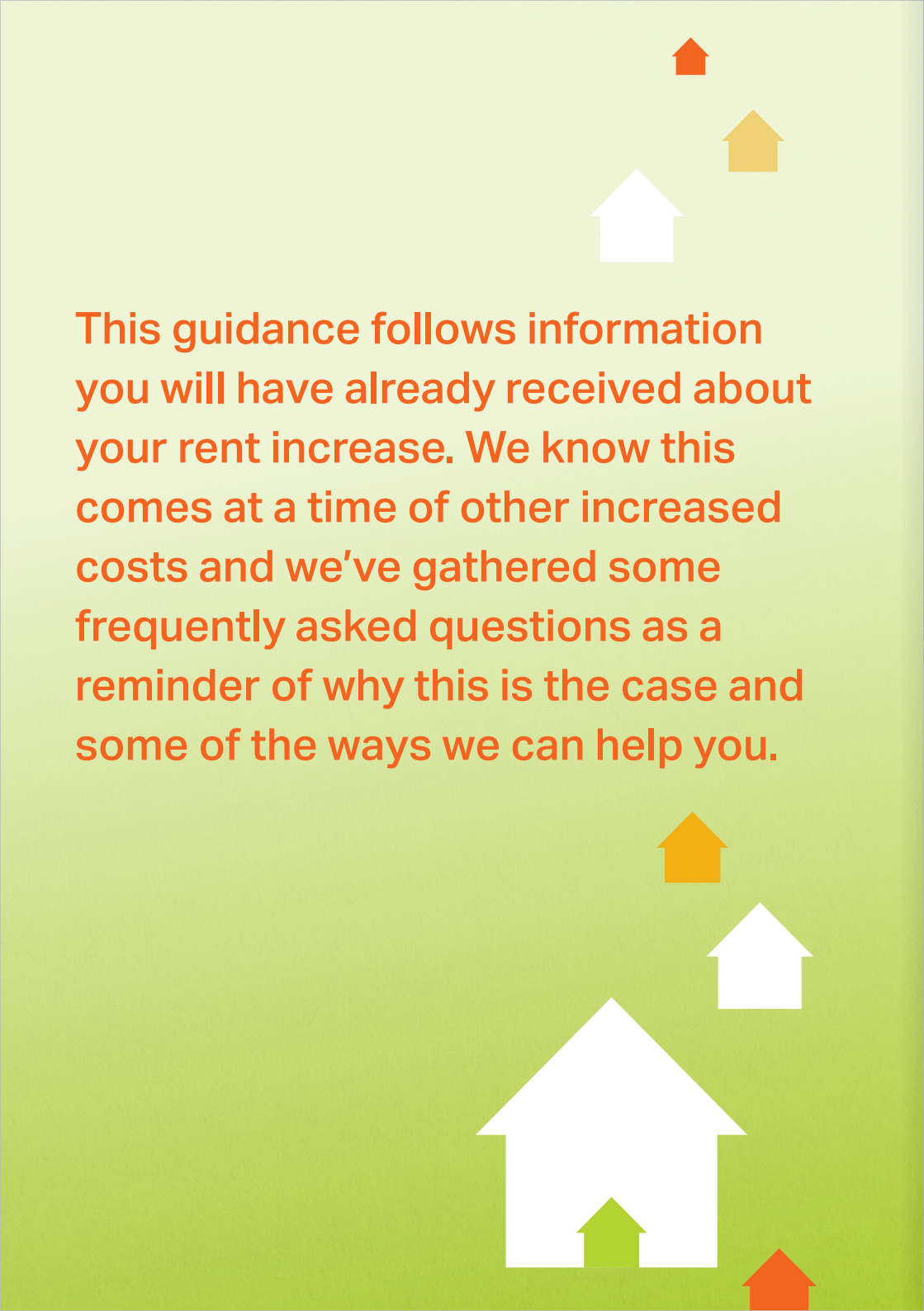




Guidance on your rent increase

May 2023



This guidance follows information you will have already received about your rent increase. We know this comes at a time of other increased costs and we've gathered some frequently asked questions as a reminder of why this is the case and some of the ways we can help you.

FREQUENTLY ASKED QUESTIONS



When is my rent increasing?

We conduct our rent reviews each year to take effect from the first Monday in April. This year, the new charges apply from Monday 3rd April 2023.

Why is my rent increasing?

Like all other landlords, the cost to run services, repair and improve homes has increased due to increased inflation. This rent increase allows us to maintain our investment in our homes. For example, last year we completed nearly 60,000 repairs which cost £19.3 million. We also spent £12.8 million investing in your homes.

As a 'profit for purpose' organisation, we use rental income to fund our services and running costs. We have no paid stakeholders, and no-one benefits from profit payments.

What is a service charge?

A service charge is an amount payable in addition to the rent, to cover the costs of services and repairs in communal areas.

The exact services you pay for will be set out in your tenancy agreement or lease.

How is the service charge calculated?

The charge is calculated using the previous year's actual costs, any known or estimated changes in costs for the current year, plus inflation from the previous July which was at 10.1%.

This gives us an overall cost for the scheme, which is divided equally between the customers who receive the services. So, you will only pay for your share of the services you receive.

You'll receive details of your service charge breakdown with your rent notification letter.

FREQUENTLY ASKED QUESTIONS



What if I can't afford the increase?

If you are struggling to pay your rent, please talk to us. We are here to help you.

If you are in receipt of Housing Benefit or Universal Credit, your benefit will increase with your rent.

We have our own Money Matters team who can provide help and support with benefits and can also tell you about agencies who can offer free and independent money and debt advice.



MONEY MATTERS

Our Money Matters team can be contacted on 0300 123 6000 or email moneymatters@emh.co.uk

Where does the rent money go?

We use rent money we receive to provide services, maintain existing homes, and build new homes for those who need them the most.

With high inflation costs, everything costs more including materials and labour. Emh must also ensure its homes meet standards set by the Government on quality and safety.

We must ensure our homes are energy efficient. This is a good thing as it will reduce wasted energy and the carbon footprint of homes, as well as improving your homes. Although there is a cost to making our homes energy efficient, over time it will result in energy savings for our customers. Emh is aiming to achieve an Energy Performance Rating (EPC) of C or above for all of its homes by 2030. This has clear benefits for the environment and customers. The estimated cost of achieving this is approximately £109m.

FREQUENTLY ASKED QUESTIONS



We are also required to reduce the carbon footprint of homes, resulting in lower levels of greenhouse gas emissions, which is better for the planet. By 2025 all new properties that emh builds, must not rely on fossil fuels such as gas. This means we will be installing new, more efficient methods for heating in new properties and when existing heating systems are replaced. An example of this is air source heat pumps. More than 1,000 emh properties already have these.



How is the rent money spent?

We provide a breakdown of how the rent money is spent in our Annual Report to Residents, which we publish annually on our website www.emh.co.uk.

Do I need to do anything if I am receiving Universal Credit?

You will need to let the DWP know that your rent has increased, if you don't let them know they will continue paying last year's rent amount.

- ▶ You can log into your UC account as normal via the UC website: www.gov.uk/sign-in-universal-credit
- ▶ Click on the To-do list tab.
- ▶ Click on Report any changes to your housing costs and provide the new charges for your property. You will have received a letter from us informing you of your new charges. If you are unsure, please contact your Income Officer who will be able to confirm the charges.
- ▶ When you have completed the 'to-do' there should be an entry in your journal confirming this.

Please complete your rental increase via the to-do list and not from the 'report a change' tab.

FREQUENTLY ASKED QUESTIONS



Do I need to do anything if I am receiving Housing Benefit?

If you are currently receiving Housing Benefit, you do not need to do anything and you will automatically be notified of your revised entitlement.

What if Universal Credit or Housing Benefit doesn't cover the rent increase?

If your Universal Credit allowance doesn't cover the additional rent increase, we are here to help. You can make an appointment to see a member of our Money Matters team or contact Citizens Advice who can help you budget for the increase or establish if DWP has included your new rent in your assessment.



Do I have to adjust my Direct Debit or will you do this automatically for me?

You don't need to worry; your Direct Debit will be adjusted automatically by our Income Management Team – you don't have to do anything.

I pay by standing order, do I have to adjust this with my bank?

You will need to work out your new rent payments to change your standing order or your regular payments.

For example, how to work out monthly rent - **Weekly rent of £80.00 x 52 weeks = yearly rent of £4,160, divide by 12 for the monthly rent = £346.67.**

If you would like help to work this out, please contact our Income Team who will be happy to help you work out what you need to pay and when.

OTHER ORGANISATIONS THAT CAN HELP YOU



National advice agencies	Telephone	Website
Citizens Advice	0800 144 8848	www.citizensadvice.org.uk
Direct Help and Advice	Derby: 0133 228 7850 Ilkeston: 0115 930 0199	www.dhadvice.org
National Debtline	0808 808 4000	https://nationaldebtline.org
Gov.uk (Formerly Directgov)		www.gov.uk
StepChange (Free debt advice)	0800 138 1111	www.stepchange.org
PayPlan	0800 280 2816	www.payplan.com
Money Helper	0800 011 3797	www.moneyhelper.org.uk
Age UK	0800 678 1602	www.ageuk.org.uk
Shelter	0808 800 4444	www.shelter.org.uk
TaxAid	0345 120 3779	www.taxaid.org.uk

Welfare benefits advice	Telephone	Website
Universal Credit	0800 328 5644	www.gov.uk/universal-credit
Benefits Enquiry Line (DWP)	0800 169 0310	
Derbyshire Welfare Rights	0162 953 1535	www.derbyshire.gov.uk/ social-health/adult-care-and- wellbeing/benefits-debt-and- legal-matters/welfare-benefits/ welfare-benefits.aspx
State Pension (DWP)	0800 731 0469	www.gov.uk/new-state-pension/ how-to-claim
Pension Credit (DWP)	0800 991 234	www.gov.uk/pension-credit/ how-to-claim
Turn 2 Us	0808 802 2000	www.turn2us.org.uk
Tax Help for Older People	0130 848 8066	https://taxvol.org.uk/

WAYS TO CONTACT US

W: www.myhomeonline.org.uk

W: www.emh.co.uk

T : 0300 123 6000

