



Guidance on your rent increase

Jan 2026

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 noorganizēsim.

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 inaannu 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 doonnaa.

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।

YOUR RENT EXPLAINED



This guidance follows the information you've already received about your upcoming rent increase.

We understand that this comes at a time when many other costs are also rising. To support you, we've put together some frequently asked questions to explain why the increase is happening and to highlight the ways we can help.

When is my rent increasing?

We carry out our rent reviews annually, with any changes taking effect from the first Monday in April. This year, the new charges will apply from Monday, 6th April 2026.

Why is my rent increasing?

Like all landlords, the cost of providing services, carrying out repairs and improving homes has risen due to increased inflation. This rent increase helps us maintain the level of investment needed to keep your home safe, well-maintained and in good condition.

For example, last year we completed over 60,000 repairs and invested £48 million in residents' homes.

When should I pay my rent?

Rent should be paid on Monday for the week ahead. If payments aren't made on time, your account may fall into arrears, and you could receive reminder letters. If you're ever worried about making a payment, please get in touch we're here to help.



YOUR RENT EXPLAINED



Where does the rent money go?

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

With rising inflation, the cost of materials, labour and day-to-day services has increased. We also have a responsibility to ensure our homes meet Government standards for quality and safety, including improving energy efficiency. This is positive for residents as it reduces wasted energy, lowers carbon emissions and helps make homes warmer and more comfortable.

Although there is a cost to improving energy efficiency, it will lead to long-term savings on energy bills for our customers. We are working towards achieving an Energy Performance Certificate (EPC) rating of C or above for all our homes by 2030, which will bring clear benefits for both residents and the environment.

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.

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.

We have our own Money Matters team. They can provide help and support to increase your income and reduce your expenditure. They can also signpost you to organisations who offer free, independent money and debt advice.

If you would like to speak to a member of our Money Matters team, please call them on **0300 123 6000** or email moneymatters@emh.co.uk

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

YOUR SERVICE CHARGE EXPLAINED



What is a service charge?

A service charge is an amount you pay towards the costs of services and repairs in communal areas. This charge is in addition to your rent. The service charges you pay will be set out in your tenancy agreement or lease.

How is the service charge calculated?

Your services charges are calculated using:

- ▶ The previous year's actual costs
- ▶ Any known or estimated changes in costs for the current year
- ▶ Added inflation from the previous year

This gives an overall cost for the scheme, which is divided equally between the customers who receive the services.

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.

Why am I not paying the same for service charges as my neighbour/somebody I know on another estate?

The charges are worked out based on the overall cost of running your scheme, and then shared fairly between the homes. The amount may differ from property to property depending on things like size, type and the services each home receives.

What other services is emh charging for?

You will only pay charges applicable to your property.

Why am I paying for fly-tipping/graffiti?

It's important that our communal areas stay clean, safe and well-maintained. To achieve this, we sometimes need to remove fly-tipping or graffiti. The cost of this work is covered through service charges.

What if I think my charge is incorrect?

If you have a query in relation to your 2026/27 service charge, please contact us by 16 March 2026 so that we can investigate your concerns. Email: rentandservicechargequeries@emh.co.uk.

YOUR SERVICE CHARGE EXPLAINED



| Type of charge | Description |
|---|---|
| Communal cleaning | The cleaning cost for any shared communal areas at your scheme including window cleaning, if applicable. |
| Communal electricity and lighting | Costs include the lighting, maintenance, and electricity for any shared communal area at your scheme. |
| Communal heating and hot water | Heating and hot water (electricity/gas) in any shared communal area. |
| Communal grounds and tree maintenance | Gardening services provided to shared communal green spaces in any shared area. |
| Communal TV aerial and maintenance | Maintenance and servicing of communal television/aerial systems. |
| Communal electrical appliance testing | Safety testing of communal electrical appliances. |
| Communal water | Water provided within communal areas. |
| Management charge | Third party management agency fees including managing agents and associated costs. |
| Guest flat costs | Guest flat servicing costs within your scheme. |
| Communal area refuse removal (refuse/fly-tipping) | Removal of fly-tipped rubbish left in any shared communal area. |
| Provisions | Cyclical replacement of various items specific to your shared communal area, for example replacement of door entry system, fencing, cycle racks, bin store etc. |
| Communal door entry maintenance | Day to day maintenance costs towards communal entrance doors and entry systems. |
| Caretaker | Caretaker costs if provided. |
| Admin fee 15% | Standard administration charge to fund service charge management and collection. |

YOUR SERVICE CHARGE EXPLAINED



| Type of charge | Description |
|---|---|
| Cleaning and testing of communal water tanks (Buildings, plants, equipment and installation) | Maintenance contracts covering electrical equipment within any shared communal areas, items such as lifts, sewage pumps, laundry equipment etc. |
| Staff costs and/or intensive housing management | Staffing costs if provided. |
| Communal area other services costs (Sundry Items) | Small miscellaneous items or services within shared facilities such as toilet rolls in communal toilets. |
| Tenant accommodation-specific charges | These charges are applied and charged as part of your tenancy agreement for example home contents insurance. |
| Ground rent | Ground rent payable as a leaseholder to the freeholder of the property. |
| Alarm call | Costs to manage and maintain the warden call system. |
| Heating and hot water system (Individual) | Gas or electricity relating to the heating and hot water in your home. |
| Insurance/Audit | Buildings insurance and audit fees if your property is within a shared ownership scheme. |
| Garden maintenance | Individual garden maintenance provided at some individual properties. |
| Communal furniture fixtures and fittings | Communal furniture replacements for items in shared communal areas. |
| Communal firefighting and smoke alarm maintenance | Costs for any maintenance and servicing of communal fire equipment. |
| Communal lift maintenance | Communal lift repairs and contracts including telephone lines. |
| Communal firefighting and smoke alarm maintenance | Costs for any contracts, maintenance, and servicing of communal fire equipment. |
| Communal site security Communal CCTV maintenance | Communal CCTV maintenance and site security. |
| Communal area pest control | Removal of pest infestations (rodents etc.) from communal areas. |

YOUR RENT PAYMENTS EXPLAINED



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.

Please only update your journal **AFTER** the date of the rent increase.

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. Your entitlement will be automatically updated. You will be informed of this.

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, you are responsible for paying the shortfall.

If you are worried about paying the shortfall, please contact our Money Matters team.

Other organisations such as the Citizens Advice Bureau may also be able to help you.

YOUR RENT PAYMENTS EXPLAINED



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 team – you don't have to do anything.



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

Yes, you will need to adjust your standing order.

You will need to work out your updated payment amount based on your new rent and service charges.

If you would like help to work this out, please contact our Income team who will be happy to help you.



HOW TO PAY YOUR RENT



Our preferred payment method is by Direct Debit. You can set this up at myhomeonline. Alternatively you can download a form from our website www.emh.co.uk or call us on 0300 123 6000 to set one up over the phone.

Pay with your Tablet or Smartphone

You can now download an app to your tablet, PC, or smartphone from the app store.

Search for allpay and download the app. You will be able to set up a payment facility using your reference number from the allpay payment card together with your debit or credit card. For more information check out the allpay website at www.allpay.net.

Pay at www.allpay.net

Pay online using your debit or credit card on the allpay website. You will need to follow the on-screen instructions and have your swipe card numbers to hand.

Pay with your allpay swipe card

This can be used anywhere you see these logos.



Pay via online banking

If you have access to your bank or building society account, you can choose to pay your rent using online banking. Quote our sort code: 20-25-93, account number: 10476021 and your customer reference number.

If you do not quote your customer reference number when setting up your payment, credit to your account will be delayed.

Pay by phone

Call us on 0300 123 6000 using our 24-hour automated payment line, using your debit or credit card, quoting your rent reference numbers from your allpay swipe card.

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



Call us on 0300 123 6000

If your query is related to your rent account and you need support, please talk to our Money Matters team about your financial situation.

You can email them on: moneymatters@emh.co.uk

If your query is related to service charges, please email: rentandservicechargequeries@emh.co.uk

Manage your account, report a repair and change your contact details online via: www.myhomeonline.org.uk



www.emh.co.uk

