



Customer Services

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Notice of Intention to Enter into a Qualifying Long-Term Agreement Landlord & Tenant Act 1985 (as amended) Service Charges (Consultation Requirements) (England) Regulations 2003 Building Insurance

To: All Leaseholders and Scrutiny Panel

Date of Notice: 25th June 2026

Dear [Current Tenant 1]

Property: As above

From: emh Housing & Regeneration Limited

Address for service: Memorial House, Stenson Road, Whitwick Business Park, Coalville, Leicestershire, LE67 4NA.

1. Purpose of this Notice

This Notice is served under **Section 20 of the Landlord and Tenant Act 1985** and the **Service Charges (Consultation Requirements) (England) Regulations 2003**. The purpose of this Notice is to inform leaseholders of the landlord's **intention to enter into a long-term agreement for the provision of building insurance**, and to invite observations from leaseholders before any agreement is entered into.

2. The Proposed Long-Term Agreement

The landlord proposes to enter into a **long-term agreement for the provision of buildings insurance** or all leasehold properties including the above property.

The insurance will typically provide cover including (but not limited to):

- Damage to the building caused by insured risks (such as fire, flood, storm, escape of water, subsidence, and other usual perils);
- Property owners' and public liability insurance;
- Alternative accommodation and loss of rent cover (where applicable);
- Terrorism cover;

Emh is the trading name of Emh Housing and Regeneration Limited. Part of East Midlands Housing Group Limited.
Registered Office: Memorial House, Whitwick Business Park, Stenson Road, Coalville, Leicestershire LE67 4JP.

Emh Housing and Regeneration Limited is a registered society, with charitable rules, under the Co-operative and Community Benefit Societies Act 2014 (32198R) and with the Regulator of Social Housing (4775). Authorised and regulated by the Financial Conduct Authority (680144). We are members of the National Housing Federation.

Calls to 0300 numbers cost no more than calls to UK landline numbers beginning 01 or 02 and are included in inclusive minutes packages on landlines and mobiles. Calls may be monitored and recorded for quality and security.

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The insurance is arranged to ensure compliance with the landlord's obligations under the leases and to protect the building and leaseholders' interests.

This does not include contents insurance which you should take out separately.

3. Duration of the Agreement

We intend to enter into a contract for a period of more than 12 months. As such, it falls within the definition of a **Qualifying Long-Term Agreement** for the purposes of Section 20. The proposed length of contract is to be provided in the stage 2 Proposal.

4. Reasons why we consider entering into the Agreement Is Necessary

The landlord is required under the leases to **insure the building adequately and continuously - the current cover is coming to an end in September 2026.**

Entering into a long-term insurance arrangement allows the landlord to:

- Maintain uninterrupted insurance cover
- Secure appropriate and comprehensive protection for the building
- Manage risk and claims effectively
- Ensure continuity and administrative efficiency in insurance arrangements

5. Estimated Cost

The cost of the insurance will be recovered through the **service charge** in accordance with the lease.

It is anticipated that the **contribution payable by each leaseholder will exceed £100 per year**, which is why this consultation is required.

Currently the insurance premium paid by emh Homes is on average £160 for each property but emh Homes only recovers £100 of this cost from leaseholders. emh Homes pays the insurance premium upfront and recovers the cost from leaseholders by instalments, without making any additional charge for doing so

The insurance policy is arranged by an independent broker with the insurance company. The fee charged by the broker is paid by emh Homes. This fee will not be recovered from leaseholders.

Further details of costs and key policy terms will be provided at the next stage of consultation after estimates have been received. The cost of insurance to leaseholders will not change until 1st April 2027.

6. Leaseholder Observations

Leaseholders are invited to **make written observations** in relation to:

- The landlord's intention to enter into a long-term insurance agreement
- The above proposals

Observations must be made **in writing** within the consultation period and sent to:



Post: Customer Service Centre, Memorial House, Stenson Road, Whitwick Business Park, Coalville, Leicestershire, LE67 4NA. **and/or**

Email: s20consultation@emh.co.uk

7. Consultation Period

Written observations must be received within the consultation period.

The consultation period will end on: **31st July 2026** - at least 30 days after this Notice was posted.

All observations received within this period will be **considered and responded to** within our next consultation notice, as part of the consultation process.

8. Nominations

You are invited to propose the name of an insurer from whom we should try to obtain an estimate for the proposed insurance contract. The insurer must be FCA regulated and have a credit rating which is acceptable for this sector and to the banks who lend to this sector. Any nomination must be received with the above consultation period.

9. Independent Advice

If you have any concerns, you may wish to seek independent advice about this Section 20 consultation. The Leasehold Advisory Service (LEASE) is a government-funded organisation that provides free, impartial advice to leaseholders.

10. Next Steps

After the above consultation period has ended and we have considered any observations received, we will obtain quotes for the proposed insurance contract. We will then issue a **Notice of Proposals**, which will:

- Summarise the proposed insurance contract details and costs
- Provide a summary of leaseholder observations and our responses
- Allow a further consultation period before the agreement is entered into

Signed for and on behalf of emh Homes

A handwritten signature in black ink, appearing to read 'D. Riley', is written above a horizontal line.

David Riley, Director of Customer Experience
emh Housing & Regeneration Limited