

Frequently Asked Questions - Rent Variation Letters 2019/20

If you have a query in relation to your service charge, please contact us by email at rent&servicechargequeries@emhhomes.org.uk by 15 March 2019 so that we can investigate your concerns.

How is my rent calculated?	
Tenants	For assured, introductory or starter tenancies under “social rent”, “affordable rent”, “intermediate rent”, supported/sheltered, or “mortgage rescue”, under current government policy (which may change) we are required to reduce your basic rent by 1% each year compared to the previous year, for four years starting April 2016. For “affordable rent” properties, the combined rent and service charge must reduce by 1% each year compared to the previous year.
Shared Owners (pre 2010)	Shared Owners (pre 2010) will see their rent increased based on November 2018 Retail Price Index (RPI).
Shared Owners (post 2010)	Shared Owners (post 2010) will see their rent increased based on February 2019 RPI, which is available around 20 March 2019, plus 0.5%.
Garages	Garage rents are increased based on September 2018 Consumer Price Index (CPI) plus 1%.
Does the 1% reduction apply to service charges?	No. The 1% reduction does <u>not</u> apply to service charges and other charges which do not form part of the basic rent.
Do I need to alter my Direct Debit?	If charges have increased we will adjust Direct Debits to reflect this. If charges have decreased, to help get account payments in advance, as outlined in our Payment in Advance policy, we will not change the Direct Debit. Once the account is a full month in advance the Direct Debit can be amended.
When should I pay my new rent?	For weekly tenancies your rent/service charges should be paid on a Monday for the week ahead; for monthly accounts your payment should be made on the first of each month.
How do I pay my rent/service	Our preferred payment method is by Direct Debit. Visit our website www.emhhomes.org.uk and download a form, set up

<p>charges?</p>	<p>a Direct Debit via our self service portal or call us on 0300 123 6000 to set one up.</p> <p>With your tablet or smartphone. You can now download an app to your tablet or smartphone from either iTunes http://www.apple.com/iphone/from-the-app-store/ or android apps: https://play.google.com/store/apps.</p> <p>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 http://www.allpay.net/the_allpay_app</p> <p>By calling us on 0300 123 6000 and using our 24 hour automated payment line, using your credit or debit card and quoting your rent reference numbers from your allpay swipe card.</p> <p>On the internet. Payments can be made using your debit or credit card on the allpay website www.allpay.net. You will need to follow the onscreen instructions and have your swipe card numbers to hand.</p> <p>Home banking. If you have access to your bank or building society account using a PC you can choose to pay your bill using home banking. Please quote our bank account sort code 20-25-93, account number 10476021 and your customer reference number. If you do not quote this customer reference number when setting up your payment, credit to your account will be delayed.</p>
<p>I am in receipt of Universal Credit - do I need to inform the DWP (Department of Work & Pensions)?</p>	<p>Yes. If you receive Universal Credit you must notify the DWP of the change via your online journal so they can amend your claim. If you delay in informing the DWP, your claim will not be backdated and you will need to pay any shortfall.</p>
<p>I am not happy with my new rent, can I appeal against it?</p>	<p>Yes. If you do not accept the proposed new rent, and do not wish to discuss it with your landlord, you can refer the notice to the tribunal. You must do this before the start date of the proposed new rent in paragraph 4 of the notice. To refer the notice to the tribunal, you must use the form <i>Application referring a notice proposing a new rent under an Assured Periodic Tenancy or Agricultural Occupancy to a Tribunal (form 6)</i>. You can obtain this from the tribunal or a legal stationer. The tribunal will consider your application and decide what the</p>

	maximum rent for your home should be. In setting a rent, the tribunal must decide what rent the landlord could reasonably expect for the property if it were let on the open market under a new tenancy on the same terms. The tribunal may, therefore, set a rent that is higher, lower or the same as the proposed new rent.
What are service charges?	Service charges are the cost of providing specific services over and above the core management of properties.
What if I think my service charge is incorrect?	If you have a query in relation to your 2019/20 service charge, please contact us by 15 March 2019 so that we can investigate your concerns.
Are all service charges eligible for Housing Benefit/Universal Credit?	No. Some service charges, such as heating individual flats or Warden Call provisions, are not eligible for Housing Benefit/Universal Credit. Tenants must pay this charge themselves.
How is my service charge calculated?	Service charges are calculated on the previous year's actual costs. This is then divided between all properties in the area that benefit from that particular service.
Who can I contact to discuss my personal financial situation?	We can support you with any enquiry you may have concerning your financial situation. Email: rent&servicechargequeries@emhhomes.org.uk .
What services are emh homes charging for?	Tenants will only pay charges applicable to their property. Possible charges and descriptions are listed below:
Communal cleaning	The cleaning cost for any shared communal areas at your scheme, including window cleaning if applicable.
Communal lighting, power and maintenance	Costs for any shared communal area at your scheme.
Central heating & hot water systems (Communal)	Heating and hot water (electricity/gas) in any shared communal area.
Communal grounds maintenance	Gardening services provided to shared communal green spaces in any shared area.
Communal TV systems & aerial maintenance	Maintenance and servicing of communal television/aerial systems.
Health & Safety	Fire risk assessments, legionella, emergency lighting, electrical safety testing etc.
Third party management & administration	Third party management agency fees, including managing agents and associated costs.

Communal water	Communal water provided within the communal area.
Guest flat costs/income	Guest flat servicing costs within your scheme. Any income from the guest flat will be shown as a credit.
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.
Site security	Day to day maintenance costs towards communal entrance doors and entry systems.
Buildings plants, equipment and installation	Maintenance contracts covering electrical equipment within any shared communal areas, items such as lifts, sewage pumps, laundry equipment etc.
Admin fee 15%	Standard administration charge to fund service charge management and collection.
Staffing costs and/or intensive housing management	Staffing costs if provided.
Sundry Items	Small miscellaneous items or services within shared facilities e.g. toilet rolls in communal toilets.
Tenant accommodation - specific charges	These charges are applied and charged as part of your tenancy agreement.
Ground rent	Ground rent payable as a leaseholder to the freeholder of the property.
Emergency call	Costs to manage and maintain the warden call system.
Central heating & hot water system (Individual)	Gas or electricity relating to the heating and hot water in your accommodation.
Buildings 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 replacements	Communal furniture replacements for items in shared communal areas.
	<p>Other service charges may include:</p> <ul style="list-style-type: none"> • Cleaning materials • Communal laundry equipment maintenance • Communal parts cleaning, including carpets • Communal heating system maintenance • Statutory testing – Legionella • Communal window cleaning • CCTV depreciation • Communal lighting depreciation • Communal TV aerial depreciation • Door entry control system depreciation • Fire equipment depreciation • Furniture, carpet and equipment depreciation, including

	<p>area ventilation</p> <ul style="list-style-type: none"> • Heating (depreciation of boiler) • Laundry equipment depreciation • Palladin depreciation • Platform/passenger lift depreciation • Stair-lift depreciation • Warden call depreciation • Abandoned vehicle removal costs • Audit fees/consultancy • Car park maintenance • CCTV maintenance • Communal area ventilation • Communal furniture/carpet renewals • Door entry maintenance • Laundry income • Maintenance of communal cooker/electrical Items • Refuse management IC containers
<p>Why do tenants pay for fly tipping/graffiti?</p>	<p>In order to maintain the good appearance of our communal areas it is necessary to have in place service provisions to deal with reports of fly tipping and graffiti in a reasonable time period and in keeping with the service standards agreed with residents.</p>
<p>Why am I paying a different service charge to my neighbour/someone else on my estate?</p>	<p>The charges are apportioned out against the total cost based on the area where residents are living and the services which they receive. Other resident's services could be different due to the property and/or tenure type being different; or the area covered by their property may be different.</p>