

Useful information about your tenancy

Changes to your rent and service charges

Shared owners

If you are a shared owner, the rent you pay on the percentage of your home that is owned by Homes Plus is adjusted on 1 April each year.

The enclosed letter sets out your new rent and includes estimates of any service charges payable from 1 April 2025.

Your lease sets the formula for reviewing shared ownership rent. In most cases, this is the RPI (Retail Price Index) plus 0.5%. In some newer leases, this is the CPI (Consumer Price Index) plus 1%.

Leaseholders

If you are a leaseholder, the enclosed letter provides estimates of any service charges which will apply to your property from 1 April.

If you receive Housing Benefit

If you receive Housing Benefit, whether that is paid to Homes Plus or directly to you, you will need to contact your local council to make them aware of changes to your rent and service charges. For more information go to www.gov.uk/housing-benefit

If you receive Universal Credit (UC)

It is your responsibility to inform the Department for Work and Pensions (DWP) of your new rent amount by signing into your UC journal or by calling the UC helpline on **0800 328 5644**.

Please do this on 7 April 2025.

Multi-Occupancy Buildings Insurance Reforms

The Financial Conduct Authority (FCA) have introduced new rules to increase transparency around insurance costs. This means that insurers must now provide us with a breakdown of insurance premiums relating to each individual leasehold property. In addition, our insurance brokers have to provide fact sheets with key information such as any commission they receive for arranging our insurance. By providing you with this information, you can be sure that the charges you pay are not unfair, unclear, or excessive.

You can see the breakdown of the insurance premium for your individual property in the enclosed letter, as well as how to access the new fact sheets. Your Summary of Cover for both buildings and terrorism insurance is also enclosed.

The maximum we will re-charge any leaseholder for insurance this year is capped at £100. In most cases, the actual insurance premium that we pay to our insurers relating to your property will be more than £100, as shown in your service charge letter. Where actual insurance premiums relating to your property amount to less than £100, we will re-charge the actual premium payable.

How to contact our insurer

Phone: Dedicated claim line: 0161 274 9077

Email via claims@protectorinsurance.co.uk

Online www.protectorinsurance.co.uk

Excess

£100 for property damage

£1,000 for Subsidence

£Nil – £250 for property owners liability claims

Do you have an email address?

By signing-up to receive updates by email, you will be helping us to protect the environment, reduce our carbon footprint and make cost savings.

To get involved please call our customer services team on 0800 048 8955 and let them know your email address.

KEEP WELL & WARM

Signposts to free advice and information to help you save money, heat your home and look after yourself can be found in the Keep Well & Warm area of our website - www.homesplus.co.uk/keep-well-and-warm

Visit the 'your money' area for energy saving tips and government help available.

Find advice to help keep your home warm and safe this winter in the 'your home' area.

And keep yourself well with information about free community events and signposts to mental health support in the 'your wellbeing' area.



It's often difficult to identify abuse or neglect but if you have any concerns, always Speak Up.

You can report a safeguarding concern to your local council:

www.staffordshire.gov.uk -

Tel: 0345 604 2719

www.shropshire.gov.uk -

Tel: 0345 678 9044 (adult) / 0345 678 9021 (under 18s)

www.telford.gov.uk -

Tel: 01952 385385

Neighbourhood issues, environmental issues and ASB

The safety and wellbeing of our customers is always our number one priority. We understand that neighbour disputes, environmental issues and Anti-Social Behaviour (ASB) can have a significant impact on people's mental health and sense of security as well as harming the wider community.

Neighbourhood issues

Wherever possible, and when it is safe to do so, step one in neighbour disputes is to try talking. If you would like our help to try and resolve an issue, please get in touch.



Environmental issues

These can include things like fly-tipping, dog fouling and graffiti. **Please report these to us.**



Anti-social behaviour

Anti-Social Behaviour (ASB) is defined as behaviour by a person, not of the same household, which causes, or is likely to cause, harassment, alarm, or distress to someone. **Please report this to us.**



Free and confidential advice

We understand the challenges that many people are facing, as household costs increase. If you are worried about money, we are here to help.

Our confidential money advice service could help you to reduce your household bills and is free to use. We can check you are receiving the right benefits and support you to make a new claim. And if you would like to boost your employment prospects, we can help you to find and apply for jobs and prepare for interviews.

Find out more on our website or call us on 0800 048 8955

How to make a complaint or give feedback

To make a complaint, learn more about our customer advocacy team or to read our complaints policy, please visit

www.homesplus.co.uk/feedback/

We are registered with the Housing Ombudsman and are committed to complying with their Complaints Handling Code.

Please be aware that you are able to contact the Housing Ombudsman at any stage of your complaint for further advice and assistance -

www.housing-ombudsman.org.uk