

# Your rent letter

## March 2023



## Your questions answered

### Contents

Your rent letter .....	1
March 2023 .....	1
Your questions answered .....	1
What will my rent increase be? .....	1
How do you work out what my rent should be? .....	1
Do you have to increase my rent? .....	2
What does this mean in pounds and pence? .....	2
When is this going to happen and what do I need to do? .....	2
I pay a service charge, will that increase too? .....	3
I get Housing Benefit. Do I need to let them know my new rent? .....	3
I claim Universal Credit (UC). Do I need to do anything? .....	3
How to do this: .....	4
I pay by Direct Debit. Do I need to change it? .....	5
I pay by Standing Order – what should I do? .....	6
What will the Trust spend this extra rent on? .....	6
Will I see any benefits in my home and local community? .....	7
Why is my rent more than my neighbour's? .....	8
Where can I get some debt and budgeting advice? .....	8
Are garage rents increasing too? .....	10

### What will my rent increase be?

This year's rent increase will be 7%. This will be from 3 April 2023.

If you are a shared owner, the increase will also be 7%.

### How do you work out what my rent should be?

We have given the rent increase for our social and affordable rent homes a lot of thought and discussed it with our Board and involved customers.

With guidance from the government, housing associations usually set their rent using the Consumer Price Index (CPI) plus 1%. The CPI in September 2022 was 10.1%.

Of course, this is unusually high so, this year, the government decided that all housing associations should increase their rent by no more than 7%.

This is below the rate of inflation.

## Do you have to increase my rent?

Prices across everywhere are increasing – for everyone.

We know costs are increasing for you. But they're increasing for us too. It's more expensive than it was last year for us to maintain your homes and deliver our services due to inflation.

This means that we have no choice but to increase your rent from April 2023 so that we can continue to maintain your homes, keep them safe and deliver on our promises over the next 12 months.

## What does this mean in pounds and pence?

Your new rent will be in your letter. Here are some **examples** to give you an idea of how much this percentage increase can really mean.

Our lowest rent is a social rent of £71.09 per week, which would increase by **£4.98** to £76.07. This is for a studio flat in Handforth.

The highest rent we currently charge is £280 per week which would increase by **£19.60** to £299.60 for a 3 bedroom affordable rented house in Altrincham.

## When is this going to happen and what do I need to do?

- 3 March 2023 – You will have received your rent letter, which tells you what your new rent is
- 3 April 2023 – Your rent increases
- 3 April 2023 – If you are on Universal Credit (UC), you need to tell them about the increase (see above) on or after 3 April. Don't forget, if you leave this too late, UC may not backdate your claim to the date your rent changed, and you may not receive the right amount to cover your rent.
- 3 April 2023 – Your new rent amount is due to be paid.

Remember that your rent is charged each Monday and is due in advance. Contact us if you want to check how much you should be paying, especially if you are paying 4-weekly or monthly.

[income@peaksplains.org](mailto:income@peaksplains.org) or call 0800 012 1311.

## What do I do if I can't afford this increase?

We want to help anyone who is struggling to pay their rent and service charges.

We can help you avoid rent arrears and other debts.

We have an expert Tenancy Sustainment Team and Income Team who want to talk to you and support you.

They can:

- give you advice
- signpost you to support
- help you to maximise your benefits and
- talk about how to manage your finances and support you through changes to income or circumstances.

Please take advantage of this service to help you manage the rent increase.

## **I pay a service charge, will that increase too?**

If you are in a rented property (not Shared Ownership) your service charges will increase.

This is in line with our Service Charge Policy. The policy states we will set charges appropriately to cover the cost of providing services.

Your rent letter will tell you more. You'll get this at the beginning of March 2023.

## **I get Housing Benefit. Do I need to let them know my new rent?**

### **Live in Cheshire East?**

**We will notify** the Housing Benefit team at Cheshire East Council of your new rent. They will then let you know what you will need to pay.

### **Live in Cheshire West?**

**You must notify** the Housing Benefit team at Cheshire West & Chester Council of your new rent. They will then let you know what you will need to pay.

### **Live in High Peak?**

**You must notify** the Housing Benefit team at High Peak Borough Council of your new rent. They will then let you know what you will need to pay.

## **I claim Universal Credit (UC). Do I need to do anything?**

Yes. It is your responsibility to make sure that the Department for Work and Pensions (DWP) knows about this change to your rent so that they can adjust your payment. We can't do that for you.

- From 3 April 2023 you need to update your online account with your new rent and service charges.
- You will also need to note that there are 4 non-charging weeks.
- You need to do this within 14 days of your rent changing which is 3<sup>rd</sup> April 2023.

## How to do this:

1. Log in to your UC online account.

[www.universal-credit.service.gov.uk/sign-in](http://www.universal-credit.service.gov.uk/sign-in)

The DWP will add a **'Confirm your housing costs'** to-do request.

You will be asked to complete the 'to-do' by the end of your assessment period to ensure that you get the correct housing payment.

Confirm your housing costs

### Date of change

**Did your housing costs change on 3 April 2023?**

Check the letter from your landlord for the date of the change.

Yes

No

[Continue](#)

[Back](#)

Confirm your housing costs

### Changes to your rent

You previously told us the total rent for your property is £150.00 per week

Your landlord should have written recently with details of changes to rent or eligible service charges.

**Are you still charged weekly for your rent?**

Yes

No

**How much is your new rent per week?**  
Do not include any service charges or rent arrears.

£

[Continue](#)

[Back](#)

PTO for the final step.

Confirm your housing costs

## Changes to your service charges

You previously told us the total eligible service charges for your property are £5.00 per week

Your landlord should have written recently with details of changes to rent or eligible service charges.

### Are you still charged weekly for your service charges?

Yes

No

### How much are your new eligible service charges per week?

Only include 'eligible' service charges. They will be listed separately on the letter from your landlord.

£

Continue

[Back](#)

Then check your journal to confirm that it shows you have done this.

If you forget, do this as soon as possible. If you do not update your account, you risk receiving an incorrect payment and falling behind on your rent.

Online journal link: [www.gov.uk/sign-in-universal-credit](http://www.gov.uk/sign-in-universal-credit)

2. Then you'll need to increase your payments to us. Contact the income team and we'll help with this [income@peaksplains.org](mailto:income@peaksplains.org) or call our Freephone number 0800 012 1311.

## I pay by Direct Debit. Do I need to change it?

No we'll do this for you and we'll write to you to confirm your payment schedule for the next 12 months.

## I pay by Standing Order – what should I do?

Ask your bank to change your standing order (or you can do it yourself if you use online banking).

You need to adjust the amount that is sent to us. Times it by the frequency that you pay us – like this.

<b>Weekly</b>	<b>Your new weekly rent amount</b>
Fortnightly	2 x your new weekly rent.
4 weekly	4 x your new weekly rent.
Monthly	There are four non-charging weeks.  So that's 52 weeks minus 4 weeks. The sum you do is 48 x your new weekly rent divided by 12 monthly payments.  If in doubt, contact one of our Income Team to confirm your monthly payments.

If you have an agreement with your Income Officer to pay an amount off arrears, you will need to add this on to your payments to us.

If you're unsure what you need to pay, contact your income officer at [income@peaksplains.org](mailto:income@peaksplains.org) or call 0800 012 1311.

Remember, your tenancy agreement states that you pay your rent one week in advance.

## What will the Trust spend this extra rent on?

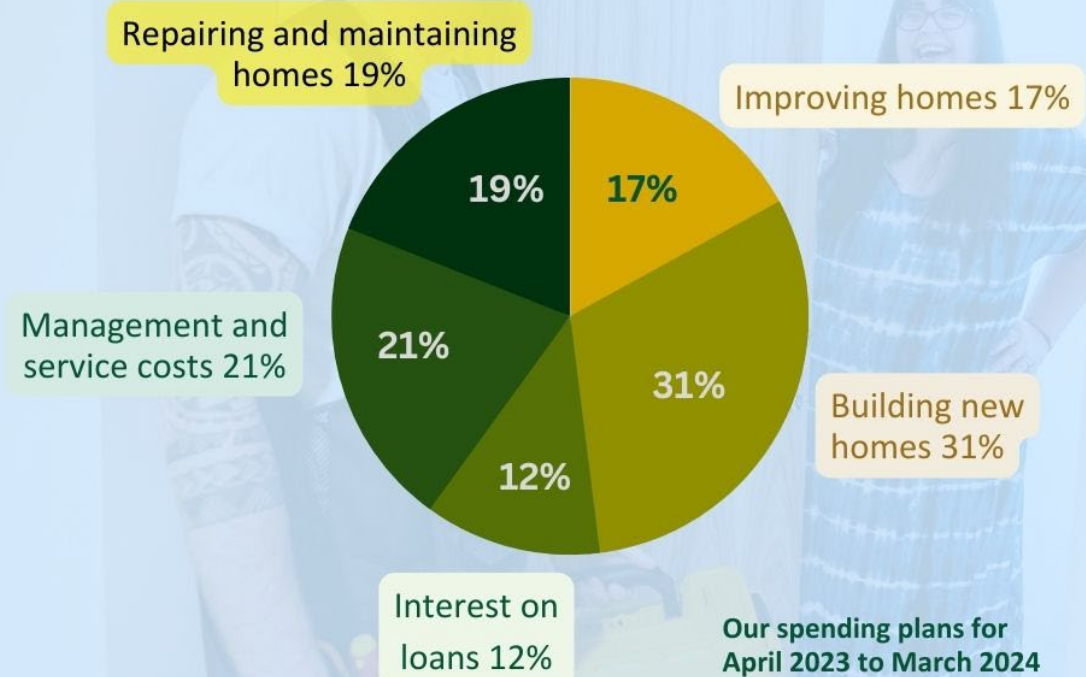
All the money that the Trust receives from rent and services charges goes towards building, caring for and maintaining our homes.

From repairs and improvements to new homes and running the Trust.

This is how we plan to spend your rent.

# How we will spend your rent

All the money that we receive from rent goes back into running the Trust, providing repairs and delivering other vital services.



In April 2023 we will launch our new Corporate Plan that outlines what we will do over the next five years.

Here are our objectives.

- To be a great landlord
- To be a resilient organisation
- To create great places to live

Each year we also publish an Annual Review which states very clearly how we have spent your rent and how we are performing against the plan's objectives.

Our Board and our 'involved tenants' also look closely at our performance and how well we spend your money.

**Will I see any benefits in my home and local community?**

Absolutely. The reason we are applying the rent increase is so that you will see benefits both within your own home – for things like routine repairs – and across the wider community.

You can find out more about what's happening in your area in our Neighbourhood Plans <link>

## **Can I have a Rent Statement?**

You can look at your rent statement online by registering on our website at [www.peaksplains.org/myaccount](http://www.peaksplains.org/myaccount).

It shows the balance on each of your accounts, along with the current charge details.

To see a full statement, click on the link against the account and it will show you all your transactions.

If you do not have a computer, tablet or smart phone you can contact the Income Team on 0800 012 1311 and they will send you a rent statement.

## **Why is my rent more than my neighbour's?**

We can't discuss your neighbour's tenancy with you, of course.

But differences can occur because of tenancy type or the rental history of your home.

Your rent is calculated according to the rules set out in the Direction on the Rent Standard 2019, supported by the policy statement on rents for social housing.

GOV.UK: [Direction on the Rent Standard 2020](https://www.gov.uk/government/publications/direction-on-the-rent-standard-2020)

[www.gov.uk/government/publications/direction-on-the-rent-standard-from-1-april-2020](https://www.gov.uk/government/publications/direction-on-the-rent-standard-from-1-april-2020)

## **Where can I get some debt and budgeting advice?**

If you are struggling to pay your rent or your other bills we want to help. Often we find the earlier people seek support the better.

We have a team of skilled staff that can give you advice on benefits, money management and support you when things change in your life. We are experienced at finding practical solutions for our tenants to support them with arrears or debt.

We can signpost you to organisations who can help with things such as debt and budgeting, disability support, food surplus pantries as well as many more:

Here are some of our partners and bit about how they can help too.

[Training, learning and work](#)



Our staff can help you to apply for Employment Support Programmes like New Leaf and Springboard, which aim to help you get on with training, education and/ or work.

Email [trust@peaksplains.org](mailto:trust@peaksplains.org) and asked to be referred to these Employment Support Programmes.

### Help with your energy bills

LEAP is a free service that is helping people keep warm and reduce their energy bills without costing them any money. See how you can save.

- Visit [www.applyforleap.org.uk](http://www.applyforleap.org.uk)
- Freephone 0800 060 7567
- Email [support@applyforleap.org.uk](mailto:support@applyforleap.org.uk)

### Help with Council Tax

**Cheshire East** can help with Council Tax Support (CTS) gives you a reduction on your Council Tax bill if you are on a low income. You will get a revised Council Tax bill with a reduced balance.

Visit: [cheshireeast.gov.uk/benefits\\_housing\\_council\\_tax/council-tax-support.aspx](http://cheshireeast.gov.uk/benefits_housing_council_tax/council-tax-support.aspx)

**High Peak Council** can help you to understand if you are eligible for 'council tax reduction'.

Visit: <https://www.highpeak.gov.uk/article/603/Apply-for-a-discount-or-exemption>

**Cheshire West** has online information about its Council Tax reduction scheme.

Visit: <https://www.cheshirewestandchester.gov.uk/residents/council-tax/council-tax-reduction>

### Check your benefits

Entitledto is an independent online benefit calculator that helps people to work out what they can claim from national and local government.

Visit: [entitledto.co.uk](http://entitledto.co.uk)

### Budget planning

- Money Helper is a free online budget planning tool.  
Visit: [moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner](http://moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner)
- They can also help you to manage your debt.  
Visit: [moneyhelper.org.uk/en/money-troubles/dealing-with-debt](http://moneyhelper.org.uk/en/money-troubles/dealing-with-debt)

### Your health and wellbeing

- [The Disability Information Bureau](#)
- [Age UK Cheshire East](#)

- NHS: [Coping with financial worries](#)

## Are garage rents increasing too?

Yes, from April 2023 the following weekly rents will apply to our garages and motorbike stores:

### Tenant charges

(If you also rent your home from us.)

- Motorcycle store £2.13 a week
- Small garage £6.89 a week
- Standard garage £ 11.05 a week

### Non-tenant charges

(If you do not rent your home from us.)

- Motorcycle store £4.00 a week
- Small garage £10.00 a week
- Standard garage £15.00 a week