



# Your rent explained.

2023/24





# Introduction

Director of Operations

This leaflet sets out answers to questions you may have about your rent or service charges, as well as information about what help and support may be available to you.

As a not-for-profit organisation, all our money is re-invested in supporting you, your home, and the services we provide to you. This includes things such as materials to carry out repairs, as well as the contracts we have. Because of higher inflation, the costs of providing these services to you have also increased.

We plan to build an average of 210 new affordable homes each year for the next five years as well as investing in our existing homes. This includes replacing windows, kitchen, and bathrooms as part of our planned repairs programme. We will also be carrying out work on some of our homes to make these more energy efficient.

Although we understand that this may be the highest increase you may have had, we had to weigh this up with how our services would be affected if we didn't apply this increase. On pages four – six, you'll see we've provided details about additional help and support that may be available to you if you need it. This also includes our own support fund, which you can read about this on page six.

We hope this leaflet covers the information you may need. You can also scan the QR code on the front page to visit the 'frequently asked questions' section of our website.

If your questions aren't covered, please get in touch with us on 0300 3300 900 and select options 2, 1 and 2.

If you are concerned about making these payments or want to talk to us about what support could be available for you, please call us on the number above.

**Jenny Spoor**

## How the increase is calculated

The government sets the rent levels. The usual increase is Consumer Price Index (CPI) + 1%. In the summer of 2022, the government consulted about rent increases because, with increased inflation, CPI could have been around 10%, meaning rent charges would also go up by this amount.

In December 2022, the government announced that housing providers could increase their rent by up to 7%.

We have put together a video that explains what your rent contributes to. Visit our website or scan the QR code below to watch it.



## When these changes take effect

**The 7% increase will take effect from:**

- For weekly charged rent - 3 April 2023.
- For monthly charged rent - 1 April 2023.

Rents are reviewed each year.

## Cost of living



Everyone is feeling the extra pressure because of increased bills and living costs. We have put together some resources that you may find useful over the coming months.

### How we can help

There are several ways we can help and support you. We have summarised some of these below, but there are others. Please get in touch with us if you know paying your rent will be a problem.

- Our Welfare and Benefits team can help you review your income and expenditure and offer advice on ways to maximise your income.
- Our support fund – this is open to all tenants and shared owners who are struggling to make their payments due to financial challenges. It provides temporary relief from genuine hardship and is not intended as a means of long-term support. There are specific criteria that need to be met.

The administration and issuing of the above funds will be at our discretion and on a case-by-case basis. Please get in touch if you think we can help.

For advice about your benefits, call 0300 3300 900, selecting options 2, 1 and 3. Alternatively, you can email [myadvice@havebury.com](mailto:myadvice@havebury.com)

## Cost of living continued

### Help from other organisations

We've pulled together some useful information from other organisations, to help you find the support you need. You will find all of this on our website [www.havebury.com/cost-of-living-support](http://www.havebury.com/cost-of-living-support)

### Help for Households

The UK government has launched the Help for Households campaign. This sets out the support available to people, in one place. You can find help with:

A green rectangular box with a white border containing the text "Help for Households" in white, bold, sans-serif font.

- Financial support - including how to check if you are getting the benefits you are entitled to.
- Energy bills - including more information on the Cost of Living Payment.
- Family support - including more information on tax-free childcare and Child Benefit.
- Household costs - including more information about Council Tax rebates and budgeting loans.

There is also extra guidance around transport costs, help finding work, plus discounts and offers on everyday essentials.

[www.helpforhouseholds.campaign.gov.uk](http://www.helpforhouseholds.campaign.gov.uk)

On our website, you will find further information about:

- The Local Welfare Assistance Scheme (Suffolk based)
- Help with health costs
- Food support

[www.havebury.com/cost-of-living-support](http://www.havebury.com/cost-of-living-support)



## Our support fund

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This is open to all residents who are struggling to make payments due to financial challenges. It provides temporary relief from genuine hardship, and specific criteria must be met.

Here are some examples of how residents have benefited from the fund.

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- A resident got medically discharged from work. Our Welfare and Benefits team ensured all her benefits were in place, as she also had children living with her. She used the support fund to help with the cost of gas, electricity, and food until she received her pension. The support she received stopped her from worrying.
- We have helped many people with 500 litres of heating oil so they could keep their homes warm during the winter months.
- We have helped people move from temporary accommodation into their first homes by furnishing them with goods from a local charity.
- A resident of ours sadly got diagnosed with cancer. She was a single mum, and we helped her buy food for the month and pay for her gas and electricity until her benefit payments came through.



## Frequently asked questions

### **What if I already have an agreement in place?**

If you have an agreement in place, your direct debit will be calculated to include the agreement you have already made.

### **I pay monthly - how is my direct debit calculated?**

If you pay monthly, your direct debit is calculated by the weekly rent amount x 52 weeks divided by 12 months. This will cover you in months when there are five Mondays.

### **I have a small arrear on my account and no agreement in place. What do I need to do?**

Your direct debit will be calculated over the financial year to bring your account clear at the end of the financial year. A financial year is April - April.

### **I pay monthly, but my account is not fully in advance - how will my payments be calculated?**

If you are paying monthly and not fully in advance, we will bring your account into advance over the financial year.

### **I am struggling with my finances. Is there any help available?**

There is a variety of support available. We have added some further information on pages four & five of this booklet.

### **My direct debit collection sometimes falls on a weekend - when will it be collected?**

If your direct debit collection date falls on a weekend - it will never be collected early. It will always be collected the next working day

**If you have any other questions, please do not hesitate to call our Income team on 0300 3300 900 and select options 2, 1 and 2.**



## Housing Benefit

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If you receive housing benefit from your local authority and they pay us directly for some, or all, of your rent, you do not need to do anything - we will notify your local authority of any changes directly. **If you receive housing benefit and it is paid to you. You will need to contact your local authority to notify them of your rent increase.**

## Universal Credit

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If you receive Universal Credit, you will need to notify the Department for Works and Pensions (DWP) of any potential changes to your housing costs. You can do this by signing onto your Universal Credit account and updating your journal with your new rent charges, on the date your rent change takes place. Please also note that this cannot be done in advance of this date and, you will need to do this even if DWP pays your rent directly to us.

### **The changes will take place on:**

- For weekly charged rent - 3 April 2023.
- For monthly charged rent - 1 April 2023.