

Frequently Asked Questions

1. How much is my rent increasing by and when?

Your rent will be increasing by 7% from 3 April 2023. We have written to you to tell you the new amount you will be paying from this date.

2. Why are rents increasing?

The decision to increase rents has been a really difficult one, especially with the rising cost of living. We need to balance this increase with the rising costs of maintaining and repairing homes and providing quality services. As a not-for-profit organisation all income from rent is reinvested into our homes and services. Without the rent increase, it's likely that we would have to significantly scale back or slow down these plans.

3. What's the difference between the rent increase and service charges? Do I need to pay both?

In addition to the rent increase, you may also have an increase in service charges if you pay these. Service charges are charges for extra services like heating and lighting of communal areas, particularly in blocks of flats or in sheltered / extra care schemes.

Due to the increases in national energy and utility bills, along with high levels of inflation affecting all other rising costs, we've had no choice but to increase these charges. We have, however, capped the increase at 7% in line with the rent increase cap.

Some service charges are Housing Benefit-eligible. If you pay service charges, the letter you receive from us will show clearly which of your charges are Housing Benefit-eligible.

If you do pay a service charge then this will be clearly stated on the letter you receive from us along with the new amount to pay from 3 April.

4. How is the rent increase calculated?

Like all social housing providers, we follow the Government's guidelines on rent-setting. We work it out by taking the previous September's Consumer Price Index (CPI) rate, which was 10.1% in September 2022 and adding 1% to it. Because the CPI was very high last September, instead of increasing rent by 11.1%, the Government has agreed to cap the rent increase at 7% instead.

5. What is CPI?

CPI – the Consumer Price Index – is a figure used to measure inflation. It reflects how much the price of common goods and services changes over time across the UK. CPI is higher than last year because the cost of goods and services has increased more sharply than it has done in previous years, largely because of the

COVID-19 pandemic and the war in Ukraine. As a result of this rise in CPI, the amount rents can increase under the Government formula has also gone up.

6. What do I need to do if my rent and/or service charge is increasing?

This depends on how you pay your rent:

- **Direct debit**
You don't need to do anything; your payment will change automatically.
- **Standing order**
You need to contact your bank and change your standing order to the new rent amount from 3 April.
- **Phone, allpay or any other method**
You need to change the amount of rent you pay from 3 April.
- **I receive housing benefit**
You don't need to do anything as we will inform the Housing Benefit department of the increase. It is important that you check your new Housing Benefit award letter that you will receive in April to make sure the amount is correct.
- **I receive Universal Credit**
You must notify the Department for Work and Pensions (DWP) of your rent increase on Monday 3 April through your online journal. It's important to note that you won't be able to let them know the rent change earlier than this date.

7. How does ForHousing spend the rent we receive?

As a not-for-profit organisation, all rent is reinvested back into providing safe, secure homes and services. This includes:

- Continuing to invest in repairs and improvements to homes including making them more energy-efficient
- Providing services to you and your communities that are needed now more than ever, for example support with managing your money, helping people into training or employment, and investing in partnership projects that support communities
- Building new, affordable homes for future generations

We've put together a breakdown of how we spend every £100 of rent we receive which you can see below:



8. What happens if I can't pay the new rent and/or service charge amount?

We want to work with you to understand any difficulties you may have in paying your rent or if you're struggling with the rising cost of living. If you have concerns then please complete an online [enquiry form](#) or call us on 0300 123 5522. We'll do all we can to support you.

9. What support can I access if I'm struggling with money?

You are our priority and we will do everything we can to support you, particularly through the cost of living crisis.

For instance, we can help with making sure you're receiving all the financial support that you're entitled to, including Universal Credit and Housing Benefit. We can also support with everything from contacting utility suppliers, giving advice on budgeting, affordable credit options or managing debt. We also have dedicated Money Advisors who can help with debt advice and solutions.

Our LiveWell fund is also available to support you if you have a short-term need that you can't afford. It's quick and easy for you to apply using the simple [web form](#).

If you're struggling with debt, ill health or other issues that affect your tenancy, then our skilled and experienced Tenancy Support and Sustainment Officers can offer valuable help, advice, and support to get you back on track.

There's also lots of additional support that you can access via the [ForHousing website](#) – from accessing local food banks to how to contact Citizens Advice.

10. What should I do if I think my rent and/or service charge has been calculated incorrectly?

If you have concerns at all then please complete an online [enquiry form](#) or call us on 0300 123 5522.