

Annual Rent Review – 2024/2025

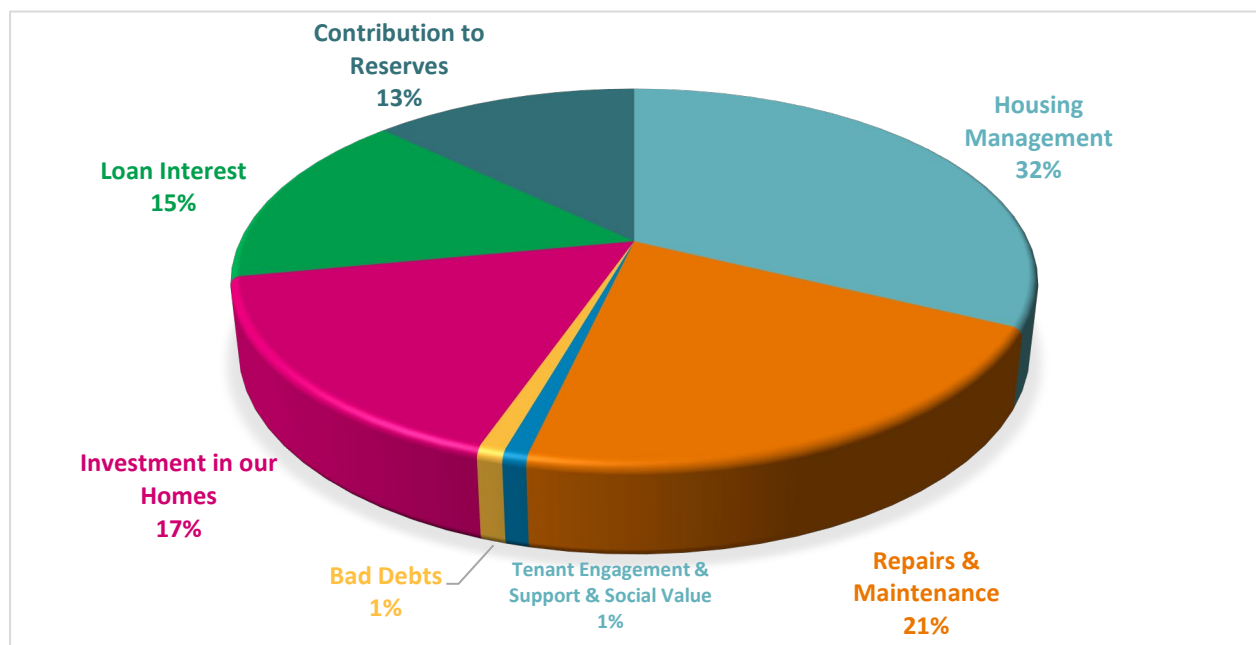
Frequently Asked Questions

How is my rent charge calculated?

Your rent charge has been reviewed and in line with current guidance from Government and the Regulator of Social Housing, your rent increase is limited to a maximum of 7.7% (September Consumer Price Index +1%).

What does my rent charge cover?

The new rent is set to cover the expected costs of management, maintenance, the cost of loans to build and refurbish properties and to provide for major repairs required in the future. We will continue to invest in your homes, and in response to climate change, we have adopted a new Environmental Management Strategy to inform how we will do this, targeting the homes that need most improvement first. Details of this strategy can be found on our website.



What does my service charge cover?

Service charges, if they apply to you, are payments for the communal services we provide, such as grounds maintenance, cleaning, lighting, etc. as part of your tenancy. You can view a fully breakdown of your service charge via the customer portal.

If you live in one of our general needs' properties including retirement living we operate a fixed service charge, whereby charges are reviewed based on actual costs including any new services and takes into account any inflationary costs we incur including those applied by any external contractors or suppliers. However, BCHG can cap these to ensure the increases are affordable to our customers. For a full breakdown of your service charges please log into your customer portal.

How do I pay my rent?

The easiest way to pay your rent is by direct debit. You can contact your Customer Relations Manager or Scheme Manager to set this up over the phone. Alternatively, please visit our website where you can make payments online at <https://www.bchg.co.uk/customer-area/online-services/> or by downloading the AllPay app on your smart phone. You will need your Tenancy Reference Number.

I receive Universal Credit; do I need to do anything?

Yes, you must tell The Department of Work and Pensions of your new rent charge. You may be able to do this through your online journal or through your Work Coach. You should check your journal to complete any "To Do" tasks as quickly as possible to make sure your benefits are paid correctly. You should speak to the Department of Work and Pensions as soon as you receive your rent letter about the best time to tell them of the change, because this may affect the amount you get for your housing costs. If your award is not amended, your rent account could fall into arrears which you will need to pay.

All or part of my current rent is covered by Housing Benefit; do I need to do anything?

You are responsible to make sure your rent is paid. Whilst we will tell the Housing Benefit department of your new rent charge, you should also tell them to make sure your new award is changed in line with the new charges. If your award is not amended, your rent account could fall into arrears which you will need to pay.

How can I check my rent account to make sure my account is clear?

Paying your rent is a priority and you are responsible to make sure it is paid in advance in line with your tenancy agreement. You can sign up to your very own BCHG online account by visiting our website at <https://myhome.bchg.co.uk/> and clicking on "Register". Here you can access your rent account 24/7, make rent payments online, report repairs or contact us about something else.

I have received a text message from you; why have I received this?

We may send text messages to you from time to time to tell you important information and to keep you up to date. This may include how we can support you to manage your rent account.

I have been affected by financial hardship and may not be able to make my payments: what shall I do?

Please contact us straight away so that we can offer you one to one support, which will include personal budgeting support, assistance with additional benefits and grants and arranging affordable payment agreements.

My current rent is paid by standing order; do I need to contact the bank?

Yes, we cannot amend standing orders so please contact your bank immediately to amend your payments.

Do I need to amend my direct debit?

No, we will do this for you. You will receive a letter from All Pay to confirm this change. Please check the letter to make sure the details are correct and let us know if anything needs to be amended.

How do you calculate payments per calendar month?

Multiply the total weekly charge by 53 and divide by 12. This will ensure you pay the same amount every month and that your account is kept up to date.

There are some arrears on my account. Do I need to continue to pay the agreed amount?

Yes, this will have been included automatically in the direct debit change. You will need to include this in any standing order increases. Please continue to pay the agreed amount off the arrears if you make your payments online or by rent payment card.

How to avoid and spot scams?

We will never call you to ask you to pay your rent over the telephone. If you are ever in doubt or need more information, please contact us.

If you have any queries about this letter, please contact your Customer Relations Manager, whose details can be found on our website at <https://www.bchg.co.uk/customer-area/contact-your-customer-relations-manager/> or your Scheme Manager.

53 Week Rent Year - Rent Calculation April 2024 to March 2025

Starting from 1 April 2024, until 31 March 2025, your rent will be charged to reflect the new financial year, which consists of 53 weeks instead of the usual 52 weeks. This will affect you if you pay rent out of your own income or are in receipt of universal credit. Please read the information provided below carefully.

What if I pay weekly?

You will pay your new weekly rent from 1 April 2024 in advance every Monday. If you pay by direct debit, we will change this for you. If you pay by standing order or make annual payments, you must ensure you increase your payments by the amount the rent has increased by.

What if I pay by monthly Direct Debit?

You don't need to do anything. We will do this calculation for you and automatically adjust your payments.

What if I pay by a monthly card payment, online or standing order?

You will need to adjust your rent payments yourself. To calculate how much to pay each month, multiply your new weekly rent charge by 53 and then divide by 12. For example, if your rent was £100 per week you would use the following calculation: $£100 \times 53 \div 12 = £441.67$. Once you've calculated your monthly payments, you should start to make those payments in advance on the date your rent is due as agreed with us. If you pay by standing order, please contact your bank to update this.

What if I claim Universal Credit?

Your rent is charged weekly, but Universal Credit is assessed and paid monthly. If you receive Universal Credit direct into your bank account, this is calculated on a 52-week basis. Because there are 53 weeks (and therefore 53 rent charges) in the new financial year from 1st April 2024 to 31st March 2025, you will need to make sure you cover the extra weeks rent charge. The Department of Work and Pensions will not pay this. Calculate your new monthly rent payment in the same way outlined above (your weekly rent $\times 53 \div 12$) to start making the payments to us. If you pay by direct



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debit, you don't need to do anything. If Universal Credit pay the rent direct to BCHG, you need to cover one weeks rent charge during next year between 1st April 2024 to 31st March 2025 to avoid rent arrears. You can do this in instalments.

What if I claim Housing Benefit for all my rent?

If you are in receipt of Housing Benefit you don't need to do anything, as this will continue to be paid.

What if I claim Housing Benefit for part of my rent?

If you have a housing benefit shortfall, and pay this by direct debit, you do not need to do anything. If you pay your shortfall by card payment, online or standing order, you will need to calculate what your new housing benefit shortfall is once your new rent charge is applied from 1st April 2024. It is your responsibility to inform the Housing Benefit Department of your new charge so that they can tell you what your new award is. Once you know what your shortfall is, you will need to use the same calculation as mentioned above to make the right payment for the year.