



Understanding Your Rent Review

Understanding your annual rent review

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2022



Understanding Your Annual Rent Review

The Tenancy Agreement between yourself and Southway says that every year, we will review all Southway rents.

In September 2019, the government introduced a new five-year policy which allowed housing associations to increase rents in line with inflation for 5 years.

This meant that from April 2020 most social housing rents, including Southway's, increased. In April 2022 your rent increases again.

By how much are rents increasing?

In April 2022 rents will **increase by 4.1%**.

How is this calculated?

As outlined in the government policy, rent increases are made up of a 'cost of living' increase, which is set using inflation from the Consumer Price Index (CPI), plus an additional 1%.

What is CPI?

The Consumer Price Index (CPI) is a figure used to measure inflation. The previous September's CPI is always used to calculate rent increases.

In September 2021, CPI was 3.1%.

Therefore your rent increase is 4.1% (3.1% + 1%).



**The example below is only for illustration purposes.
Your actual weekly rent and service charge is in your rent letter.**

An example calculation using typical Southway rents:



	Social rent (weekly)	Affordable rent (weekly)
2021 rent	£95.07	£115.06
Increase	+ 4.1% = £3.90	+ 4.1% = £4.72
Rent from April 2022	£98.97	£119.78

How can I pay my rent?

There are many easy ways to pay your rent. If you would like help changing the way you pay, get in touch.

Direct Debit



A Direct Debit is an instruction that you give your bank or building society. This is the recommended way to pay; it is automatic, free, convenient, and safe.

To set up a Direct Debit call us or go to **www.southwayhousing.co.uk/paying-rent**. We can help you to prepare for Direct Debit, such as helping you set up a bank account or helping you get online.

Online



You can pay your rent and manage your home using your online account. To register go to **www.my.southwayhousing.co.uk**. You will need your payment reference number, which can be found on your rent letter, and details of the registered tenant. For help registering, contact us.

Standing order



You will need to report this change to your bank. To change or arrange your standing order your bank will need your tenancy reference, and Southway's sort code: **20-55-34** and account number: **60713104**.

allpay app



Download the allpay app from the iPhone App Store or Google Play for Android devices. This way you can pay online on the go, via a smartphone or tablet.

Text message



Visit allpay and register your credit or debit card. When set up, you pay by texting '**pay**' to **81025**, along with the text code you receive, password, and payment amount.



By phone

Call the **Customer Hub** on **0161 448 4200** and select the 'Rent' option, then press 1 to make a payment. This is a cheaper option than calling allpay direct.

By post

Send us a cheque made out to Southway Housing Trust with your name, address and tenancy reference number on the back. Don't send cash through the post!

Housing Benefit

If your housing benefit doesn't cover all of your rent, you'll need to use another method to pay the rest.

Universal Credit (Housing Element)

If you claim Universal Credit and you are struggling to pay your rent, speak to us. We may be able to apply for the housing element to come to us directly (this is called an APA). If it doesn't cover all your rent, you'll need to use another method to pay the rest.

Post Office or Pay Point/Pay Zone

Use your rent card plus cash or your debit or credit card.












Getting help with money

Many of us have found ourselves in financial difficulty in our lives, and know the emotional pressure it can cause. If you have a problem it's important not to panic, but you can't ignore it either – it won't go away.

As a Southway tenant you have access to our professional help and advice on money.



We have services to support you with:

-  **Rent arrears**
-  **Managing debt**
-  **Applying for benefits you are entitled to**
-  **Reducing your bills (including fuel bills) and one off costs**
-  **Accessing Food Clubs and foodbanks**
-  **Budgeting**
-  **Banking**
-  **Getting into work and training**
-  **Accessing affordable loans**

Contact us today if you would like our free and confidential 1-2-1 help with any of these.

I'm applying for Universal Credit for the first time, what do I need to do?

You will apply and manage any future claims through an online portal so it's important you are prepared. You need to:

1. Have Internet access

- You need to access your UC account daily to meet UC claimant commitment

2. Have a mobile phone

- You need to be able to text to receive UC updates.

3. Set up a bank account

- You need a bank account to receive your UC payment

4. Have an email address

For three reasons:

- To make your claim

- To check your payments

- To receive UC updates

5. Prove who you are

- You'll need proof of your identity
 - Driving licence
 - Passport etc

6. Provide proof of income

- If you're working, you'll need copies of your payslips

Learn more about how to *make a UC claim* by visiting:

www.understandinguniversalcredit.gov.uk/making-a-claim/how-to-claim

Learn more about *Universal Credit* by visiting

www.learnmyway.com/courses/universal-credit-a-how-to-guide

Southway support for Universal Credit

We can offer a range of advice on claiming Universal Credit, including:

- Making a claim
- Minimising errors to prevent delays
- Managing until your first payment
- Managing through a crisis
- English language classes
- Digital training & access opportunities
- Foodbanks & Food Clubs



If you'd like help with any of these, email connect@southwayhousing.co.uk or call **0161 448 4263**

Universal Credit claimants: How to report your increase



- 1 Sign in to your Universal Credit account:

Sign in to your Universal Credit account

www.universal-credit.service.gov.uk/sign-in

Username

Password

Sign in

- 2 Click on 'To-do list' then click 'Housing'

To-do list	Journal
Housing	

Completed items appear in your [journal](#).

- 3 Click the appropriate option

Confirm your housing costs

Date of change

Did your housing costs change on 4 April 2022?

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

☐ Yes

☐ No

Continue

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- 4 Click 'Yes' then **add your new rent amount** (as per your rent letter)

Confirm your housing costs

Changes to your rent

You are currently charged £100.00 per week in rent.

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

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- 5 Click 'Yes'

Confirm your housing costs

Changes to your service charges

You are currently charged £5.45 per week in eligible service charges.

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

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To-do list

[Journal](#)

Your partner



Completed items appear in your [journal](#).

What rent pays for

As a not for profit, we reinvest all of our income back into services, homes and help. Here are just a few examples of the important ways that you will see money being invested in the coming years:



Home improvements programme

We will continue to improve homes each year with programmes to:

- Replace and upgrade kitchens to meet **Decent Homes Standard**
- Renew heating systems with more energy efficient alternatives, helping you save money and helping the environment
- Invest in measures to increase the energy performance of our homes



Community and Support services

Needed more now than ever; we help reduce poverty and support people experiencing it, spending over £1 million per year on services including:

- Offering free financial advice and support
- Helping tenants and their families into work
- Running projects that address food poverty and fuel poverty
- Supporting people with complex needs and circumstances
- Investing in community hubs and projects to help more than we could do alone



Building affordable homes

As well as maintaining our current homes, we have a duty to build more to address the national housing crisis, helping people who are on the waiting list or homeless. Between 2020 and 2025 we will build:

- 380 homes for social and affordable rent
- 295 shared ownership homes
- 165 homes of other types

We always welcome your views and want you involved in how we can best spend this income. If you would like to have your say, please contact our **Customer Involvement Team** via the Hub – we take your views and opinions very seriously and they are always used to shape our essential services and spend. You can see all the ways you can get involved at www.southwayhousing.co.uk/about-us/get-involved

Frequently Asked Questions

Q What happens if I can't pay?

Paying your rent is a priority, and your responsibility.

- A** *If you're worried about the rent increase and would like some advice, please contact us straight away. Our priority is always to help you to maintain your tenancy and not fall into rent arrears. We have supportive and dedicated Income and Advice Teams, who are here to help you manage your finances and maximise your benefits. There is more information on this on page 6.*

Missing rent payments could mean you risk losing your home and can lead to other problems, like being unable to transfer or mutually exchange. So it is always best to let us know as soon as you know you will struggle to pay so that we can help.

Q When do I pay the new amount?

- A** *You will need to start paying the new rent stated in your letter from April 2022. The new rent charge is in place from 4th April, but this is a rent free week for anyone not in arrears. So:*



If you are not in arrears	If you are in arrears
You pay your new rent from 11th April	You pay your new rent, plus an amount towards your arrears, from 4th April

* If you live in **Tameside or Cheshire East**, you pay the new rent from **4th April** whether or not you have arrears.

This is because your rent is charged evenly over 52 weeks, and so you do not have rent free weeks.



Q How do I pay? I pay by:

Direct Debit and/or Housing Benefit

- A** *These will be adjusted automatically taking into account the new amount so you don't need to do anything.*

Standing Order

- A** *Ask your bank to adjust your payment.*

Online, by phone or text, by post or at a pay point

- A** *Adjust what you pay taking into account the amount stated in your letter.*

Universal Credit

- A** *Pay the new rent, and report your rent increase to the **Department of Work and Pensions (DWP)** through your online Universal Credit account on **4th April** or as soon as possible afterwards – no later than the end of your monthly assessment period (MAP).*

If you don't, you might miss out on payments but will still have to pay the increased rent.

Q How does this affect Service Charges?

Some tenants pay charges for extra services, particularly in blocks of flats, estates or sheltered housing schemes.

- A** *If you do pay a service charge, your rent letter will let you know your service charges for 2022 and whether there is an increase. Service charges can increase based on inflation (for fixed service charges), or changes in contracts or service need.*



Q What is an eligible service charge?

Eligible service charges are for the communal services you receive, like cleaning, lifts and grounds maintenance.

- Ⓐ They are 'eligible' charges because they can be included in a claim for Housing Benefit or Universal Credit housing costs.

Q What is an ineligible service charge?

Ineligible service charges, sometimes known as Personal charges, include things like your individual water, heating, gas or electricity charges, which are provided to you personally and paid for by you. The services will vary depending on where you live.

- Ⓐ They are 'ineligible' because they cannot be included in a claim for Housing Benefit or Universal Credit housing costs.

Other useful contacts



Department for Work and Pensions

Tel: 0800 731 0469 www.gov.uk/dwp

EntitledTo

Calculator to work out your entitlement to benefits and tax credits.

www.entitledto.co.uk

Jobcentre Plus

Support with regard to benefits, and getting into work and training.

www.jobcentreplus.gov.uk

South Manchester Credit Union

Financial Support in South Manchester.

www.smcreditunion.co.uk

Directgov

Comprehensive information from various government departments and access to tools budget sheets and benefit calculators.

www.direct.gov.uk

How to get in touch


Message through the website www.southwayhousing.co.uk
or on social media [@southwayhousing](https://twitter.com/southwayhousing)

Text on **07554 400781** (no more than 160 characters, including the first line of your address and your postcode)

Call the Customer Hub on **0161 448 4200**
(textphone **0161 448 4349** for the hearing impaired)

Email the Customer Hub at connect@southwayhousing.co.uk

For larger text, audio or community languages, please contact us.



energy buddies



A NEW, FREE SERVICE...

Do you **struggle to pay your gas and electricity bills?**

Do you find it **hard to keep your house warm?**

Then get in contact with us today!

We are offering a **free energy advice** service to all Southway tenants!

Call 0161 448 4200 or send us an email at energybuddies@southwayhousing.co.uk

