

How do you work out the increase / decrease?

Changes to rent charges are set by Government policy. An increase or decrease may be applied to your rent depending on the type of property and / or tenancy you have.

For customers in **general needs** properties and **Housing for Older People** (excluding specialist supported housing) there is good news as they will see their rents decrease by 1.0% as announced by the Government earlier last year.

Example:

Mandy lives in a general needs property, her rent is **£100.00** per week.

The decrease of 1% will be **£1.00**

Her new rent will be **£99.00** per week.



Specialist supported housing (Nutfield House), shared ownership and intermediate rent tenants will see an increase based on the Consumer Prices index (CPI), which is a measure of inflation, from September of the previous year as a base for the increase. It also allows for an additional 1% of rent on top. In September last year, CPI was 1.0%. This means the rent part of the charges you pay us is rising by 2.0% (1% CPI + 1.0%).

Example:

Joe's lives in supported housing, his rent is **£100.00** a week.

The increase for CPI + 1% (2%) will be **£2.00**.

His new rent will be: **£102.00** per week.



Why is my neighbour paying different rent to me?

The level of rent you pay depends on how close you are to target rent. This is the amount at which the Government has said similar council and housing association properties in the same area should be rented out for. If your neighbour moved in at a different time to you, the rent for their property could be closer or further away from target rent than yours.

I get Housing Benefit - do I still need to pay you?

We will let the local authority know what your rent charges are.

They will write out to you to let you know how much Housing Benefit you will receive. You need to pay the difference.

If your circumstances change, you need to let the benefits team at your council know.

Please note: Universal Credit commenced rollout during 2016 in the South Gloucestershire, Bristol City and BANES areas.

Customers claiming Universal Credit will be responsible for paying their rent directly to us. These customers will need to notify the Department of

Work and Pensions (DWP) of any changes to their rent charges.

Do I need to change my Direct Debit?

No. We will make all the changes to ensure the correct payment is taken.

Do I need to change my Standing Order?

Yes. You will need to tell your bank the new amount that needs to be paid and the date that it must be paid from, or you will fall into arrears.

How do you work out service charges?

If you pay a service charge, you'll find a separate schedule along with a breakdown of charges for the service provided to your home. We estimate your service charges for the coming year (2017/18) based on the actual cost of providing those services this year and taking into account increases in the costs incurred. You pay these estimated costs and any difference between the estimate and the actual is carried forward to the next year.

You only pay for the services you receive.

What if I can't afford the increase?

Contact us as soon as possible so we can discuss your options and provide support.

What happens to the money I pay you?

We're not for profit — that means

every penny you pay in rent is ploughed back into providing homes and services for you and your community. We're committed to getting the most value for money out of the income we receive

Example:

Chloe pays a service charge for her communal gas.

In 2016/17, we estimated the cost would be **£2.70** a week. She has paid this amount every week for the year.

The actual cost was **£2.75** a week.

Her estimated charge for 2017/18 will be **£2.80** a week, plus an extra **5p** a week to make up for the difference between the 2016/17 estimate and the actual cost.

She will pay **£2.85**.

Chloe also pays a service charge for the maintenance of the lift to the block of flats she lives in.

In 2016/17, we estimated the cost would be **£1.90** a week. She has paid this amount every week for the year.

The actual cost was **£1.60** a week.

Her estimated charge for 2017/18 will be **£1.57** a week, less 30p to make up for the difference between the 2016/17 estimate and the actual cost.

She will pay **£1.27**.



Merlin

www.merlinhs.co.uk



Your rent and charges frequently asked questions

Merlin


www.merlinhs.co.uk

Merlin Housing Society Building 1, Riverside Court, Bowling Hill, Chipping Sodbury, Bristol, BS37 6JX



Your rent payments

Use this calendar to help you budget by marking on it when you have paid your rent. You can also use it to mark the date your Direct Debit comes out, if that's the way you pay, as well as any other regular payments you have. **If your account is in credit, you don't need to pay on the four rent free weeks - shown in blue.** **Please note if you are on an affordable or intermediate rent then you have to pay your rent 52 weeks a year.** Remember, if you think you're going to have difficulty paying your rent, contact us so we can help.

| Week commencing | Paid my rent?  | DD date? | Other payments this week |
|---------------------|---|----------|--------------------------|
| April 3rd 2017 | | | |
| April 10th 2017 | | | |
| April 17th 2017 | | | |
| April 24th 2017 | | | |
| May 1st 2017 | | | |
| May 8th 2017 | | | |
| May 15th 2017 | | | |
| May 22nd 2017 | | | |
| May 29th 2017 | | | |
| June 5th 2017 | | | |
| June 12th 2017 | | | |
| June 19th 2017 | | | |
| June 26th 2017 | | | |
| July 3rd 2017 | | | |
| July 10th 2017 | | | |
| July 17th 2017 | | | |
| July 24th 2017 | | | |
| July 31st 2017 | | | |
| August 7th 2017 | | | |
| August 14th 2017 | | | |
| August 21st 2017 | | | |
| August 28th 2017 | | | |
| September 4th 2017 | | | |
| September 11th 2017 | | | |
| September 18th 2017 | | | |
| September 25th 2017 | | | |
| October 2nd 2017 | | | |
| October 9th 2017 | | | |
| October 16th 2017 | | | |
| October 23rd 2017 | | | |
| October 30th 2017 | | | |
| November 6th 2017 | | | |
| November 13th 2017 | | | |
| November 20th 2017 | | | |
| November 27th 2017 | | | |
| December 4th 2017 | | | |
| December 11th 2017 | | | |
| December 18th 2017 | | | |
| December 25th 2017 | | | |
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| January 29th 2018 | | | |
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