



Understanding your rent review

We review rent and other charges each year as set out in your tenancy agreement or lease and in line with inflation.

Because inflation is high at the moment, the increase to your rent and other charges for 2022/23 is also more than it has been in recent years. We appreciate that this is likely to cause concern, especially given other cost-of-living increases. To help you, we have a wide range of resources. You can find those on our benefits and money advice pages, where there's also a link to services provided through our partnerships with local support agencies.

If you're worried about paying your rent or other charges, please contact your housing or property management officer via My Account as soon as possible to let them know about your situation.

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Understanding your annual rent review

How has my rent been calculated?

We calculate your rent review in different ways which depends on the type of rent that you pay and rules which are prescribed by the government or contractual arrangement.

The government provides a policy for social housing rent increases. From April 2022, all social housing rents can increase by consumer price index (CPI) +1%.

You will be able to see your rent type on the top of your annual rent review letter.

The rent increases will be applied to the rent element of your total rent charge and not any service charges or personal charges that you pay.

Service charges

We sometimes provide extra services in larger blocks of

flats, on estates or in supported housing schemes. Examples of these services include cleaning of shared areas or lift maintenance. These charges are reviewed every year to enable us to recover the cost of the service provision.

More details on how service charges are administered can be found in our guide "Your guide to service charges" which is available on our website.

I also pay personal charges – what are these for?

Personal charges are paid in addition to service charges. These relate to water, gas and electricity usage for individual flats, meal charges, community alarm systems and council tax.

You will receive a detailed breakdown of all your charges in your rent notice every year

What is CPI?

The Consumer Price Index (CPI) is a figure used to measure inflation.

The previous September's CPI is used to calculate rent increases. In September 2021, CPI was 3.1%.

Therefore, your rent this year will increase by $\text{CPI} + 1\% = 4.1\%$ (3.1% + 1%)


Example Rent Calculations

Assured Rent

If you pay an assured rent, the total amount you pay is made up of rent plus any applicable service charges and/or personal charges.

The rent increase will never go above the social rent cap for your home, which is provided by the government and based on things like average earnings and the value of the property. Service charges and personal charges are not included in the calculation of the new rent.

Example calculation



Example calculation	Before	Annual review	After
Rent	£150.00	+ 4.1% = £6.15	£156.15
Service Charge	£ 20.00	+ 2% = £0.40	£20.40
Personal Charge	£ 10.00	+ 1% = £0.10	£10.10
Total Weekly Rent	£180.00	Increase £6.65	£186.65

The example above is only for illustration purposes. Your actual weekly rent and service charge may be different.


Affordable rent

If you pay an affordable rent, the total amount you pay is made up of rent and service charges.

Your initial rent will not exceed 80% of the market rent for your property and will increase by no more than CPI +1% each year

The 4.1% increase is applied to your gross rent (that is rent plus service charges) and the service charges are then deducted to give the new rent. The personal charges are not included in the calculation of your new rent.

Example calculation



Example calculation	Before	Annual review	After
Total Amount Payable	£180.00	+ 4.1% = £7.38	£187.38
Rent	£150.00		£156.78
Service Charge	£ 30.00	+ 2 %	£30.60

The example above is only for illustration purposes. Your actual weekly rent and service charge may be different.

Secure tenant on fair rent


The maximum fair rent we can charge on your home is the lowest of either the formula rent or at a level set by the Valuation Office Agency (VOA).

The formula rent is calculated every year for your property and is based on things like average earnings and the value of the property.

Every two years we ask the VOA to review the maximum rent level for your property. Your rent will increase on the anniversary of the last rent increase, by a maximum of CPI +1% of your existing rent, and we will never charge you more than the maximum rent level we have on record for your home.

For more information you can contact the VOA by telephoning 0300 0501 501.

Example calculation



Example calculation	Before	Annual review	After
Rent	£150.00	+ 4.1% = £6.15	£156.15
Service Charge	£20.00	+ 2% = £0.40	£20.40
Personal Charge	£10.00	+ 1% = £0.10	£10.10
Total Weekly Rent	£180.00	Increase £6.65	£186.65

The example above is only for illustration purposes. Your actual weekly rent and service charge may be different.

London Affordable rent


London Affordable Rents are set according to benchmarks published each year by the Greater London Authority (GLA) and are exclusive of any applicable service charges.

The rent levels reflect the formula rent cap figures for social rent properties and act as a ceiling for the maximum rent that can be charged for your property.

If you have a London Affordable rent type, the 4.1% increase will be applied to your rent.

Service charges are not included in the calculation of the new rent.

Example calculation



Example calculation	Before	Annual review	After
Total Amount Payable	£180.00	+ 4.1% = £7.38	£187.38
Rent	£150.00		£156.78
Service Charge	£ 30.00	+ 2 %	£30.60

The example above is only for illustration purposes. Your actual weekly rent and service charge may be different.

London Living rent

London Living rents are set according to benchmarks published each year by the Greater London Authority for each ward in London, based on the data for median gross household incomes for particular geographical areas.

If you have a London Living rent type, a 3.1% (CPI only) increase will be applied to your rent and thereafter (with the sale of unit) the shared ownership rent of RPI + 0.5% will apply.

Example calculation



Example calculation	Before	Annual review	After
Total monthly rent	£900	+3.1% = £27.90	£927.90

The example above is only for illustration purposes. Your actual weekly rent and service charge may be different.

My tenancy agreement states that I also pay furniture charges – what are these?

If you pay a furniture charge, this is because you chose to have a “furnished tenancy” when you moved into your home; this means Notting Hill Genesis provided you with furniture and you pay a charge for this each week.

Notting Hill Genesis no longer offers furnished tenancies to all customers, only those living in supported housing.

If you have any questions about your furniture charge speak to your housing officer.




How can I pay my rent?

My Account



You can now pay your rent and manage your home using your online account. To register go to www.nhg.org.uk/my-account. You will need your payment reference number, which can be found on any correspondence you have received from us, and the last name and date of birth of the registered tenant or leaseholder.



Online, anytime

-  Check your statements
-  Pay your rent
-  Raise and track repairs

Activate your
account now

-  Make requests
-  Give feedback

Direct Debit

A Direct Debit is an instruction that you give your bank or building society to deduct a payment of a specific amount from your account.

When you set up a Direct Debit with Notting Hill Genesis, it means that your rent comes out of your bank account automatically, on a date that suits you. Your Direct Debit is also protected by the Direct Debit guarantee.

To set up a Direct Debit, you will need to have a bank account. You

can either set up your Direct Debit online or your housing officer will help you set it up over the phone.

If you are not able to pay your rent by Direct Debit, then please contact your housing officer to set up an alternative payment method. Our expectation is that most people will pay their rent by Direct Debit as this is the simplest way.

We can help you to prepare for Direct Debit, such as helping you set up a bank account or putting you in touch with debt advice.

Frequently Asked Questions



I am on Housing Benefit – what do I need to do?



You must **immediately** tell your local council Housing Benefit office about your rent change before the change takes effect.

You can do this by taking the rent notification to your benefits office. The benefit department may be able to accept a scan or photo of your rent review notification as evidence.

Please check with your local benefit office how they would like to receive this.

Intentionally failing to report a change in your circumstances that entitles you to less benefit can constitute fraud.



I am on Universal Credit – what do I need to do?



You must inform the Department for Work and Pensions (DWP) as soon as possible **after** your rent change has taken effect. You cannot report the change before it has happened.

You can do this by reporting a change of circumstances in your Universal Credit account.

It is important to report the change as soon as possible after it has taken effect, otherwise you might miss out on payments.



What happens to my rent if I move?



If you choose to move to another property, you will pay the advertised rent for that property. This information will be included in the advert. Please contact your housing officer for more information on transfers or mutual exchanges.



Can I appeal against my rent review?



You can appeal by contacting your housing officer if you think we have calculated your rent incorrectly or have any queries.

If an increase to your service charge results in you paying a higher rent than last year, you can appeal formally to the First-tier Tribunal (Property Chamber). The appeal cannot be considered against the target rent level or be based on your personal or financial circumstances. A formal appeal must be raised before the start date of your new rent. This date still applies even if you appeal directly to us.



What happens if I don't pay my rent?



Paying your rent is a priority and your responsibility.

As part of our new ways of working we've introduced a system that will automatically notify you if your rent account has fallen into arrears and if an expected payment has not been made. To make the process of paying your rent easier, our notifications will also provide a link for you to register with the new online account as well as the contact details for your housing officer. This new service allows us to notify you about any debt more quickly and will reduce the chance of your rent arrears reaching a point at which they cannot be cleared.

Missing rent payments could mean you risk losing your home and may also lead to the following problems:

- A court order can affect your credit rating and your ability to borrow money
- You will have to pay the cost of any court hearing
- We will not allow you to transfer or mutually exchange
- If you lose your home your local council may refuse to re-house you on the grounds that you have made yourself "intentionally homeless"
- You will still have to repay the arrears even after you have left

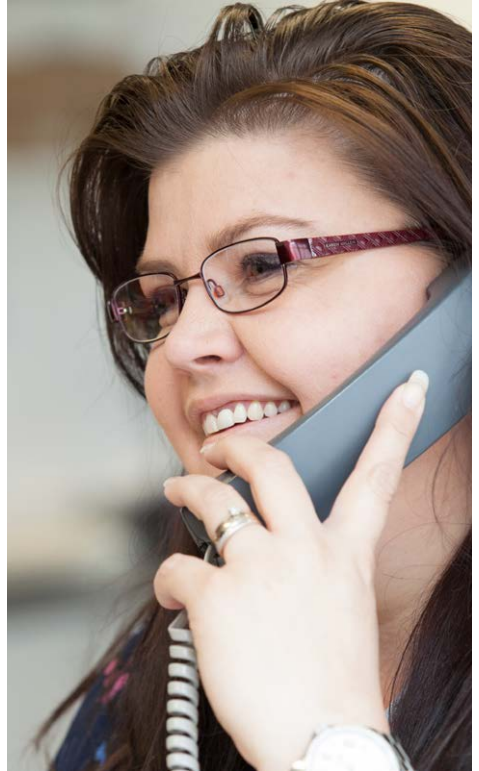
Getting help with debt

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

If you find yourself unable to pay your rent on the due dates, you should contact your housing officer as soon as you can.

They will be able to help with alternative payment arrangements and may be able to suggest who you can contact to claim any benefits you might be entitled to.

The government is making changes to the way benefits are calculated and received, and some changes have happened already. To find out more, contact your housing officer.



The Citizens Advice Bureau offers free, confidential and impartial advice on dealing with debt and budgeting. For more info visit www.citizensadvice.org.uk or call 03 444 111 444.



Useful contacts

Department for Work and Pensions

0800 731 0469

www.gov.uk/dwp

For information on welfare, pensions and child maintenance.

Tax credits

0345 300 3900

www.gov.uk/browse/benefits/tax-credits

For information on Working Tax Credit and Child Tax Credit.

Disability benefits

0800 121 4433

www.gov.uk/browse/benefits/disability

For help with disabilities, Personal Independence Payment, Carers Allowance and Employment and Support Allowance.

Pension Credit claim line

0800 731 7898

www.thepensionservice.gov.uk

For information about the State Pension.

EntitledTo

www.entitledto.co.uk

Calculator to work out your entitlement to benefits and tax credits

First-tier Tribunal (Property Chamber)

0207 446 7700

www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber

National Debtline

0808 808 4000

www.nationaldebtline.org

For help and advice with managing debt.

Notting Hill Genesis

020 3815 0000

info@nhg.org.uk

www.nhg.org.uk