



Rooftop
Housing Group

Changes to your rent in 2023

Hello...



If you don't know me, I'm Boris Worrall, Group Chief Executive of Rooftop. I appreciate that times are challenging for many of us at the moment, so I felt I should explain to you why your rent will go up from April.

Normally, the annual rise in rents matches the rate of inflation in September, plus one percent. Based on September's rate of inflation, this would have meant a rent increase of 11.1%. But, to help protect customers from cost-of-living pressures, the Government decided that rents could only be increased by a maximum of 7% this year.

The cost of labour and materials has gone up by 10% to 15% in the past year, which means that delivering repairs and installing new boilers, windows, kitchens, and bathrooms and so on, are all much more expensive than they were a year ago. The cost of our energy bills as a business are also four times higher than they were, and costs are set to

continue to rise significantly.

This means that if we had set rents below 7%, we would have had to make major cuts to services and investment, because what it costs to run Rooftop is rising by much more than that.

Because of this, the Board decided that rents should rise by 7%. In making the decision, the Board considered the average incomes in the areas where we work against the levels of rent, to ensure they remained affordable. The Government rent cap did not apply to Shared Ownership rents. To support all customers, the Board agreed that those rent rises should also be limited to a 7% increase.

Increasing the rent by 7% means that this year we can:



Upgrade the energy efficiency of around **80 homes**



Install around **220** new kitchens, **160** new bathrooms and **220** new heating systems in customers' homes



Fund an extra Anti-Social Behaviour Officer

If we had increased rents by less than 7% for example 5%, we would have to find additional savings of about £2m, in areas such as:

- Reducing the number of homes where we are installing energy efficiency measures to around 40 homes
- Potentially delaying some planned investment in existing homes, for example reducing the number of new kitchens, bathrooms and heating systems
- Staffing reductions in customer service roles, as well as support functions

I know that the past year has been difficult for many of you and will continue to be in the months ahead. It's also been a really challenging time for Rooftop and the people who work here. We will continue to work hard, make savings where possible, and do the very best we can for all of you with the resources that we have.

Boris





Where your money is spent

Out of every £ we receive from you in rent, it is spent on...

Major improvements - replacing kitchens, bathrooms and heating	16p
Managing properties	15p
Day-to-day repairs	14p
Paying our loans and bank charges	25p
Insurance	1p
Customers' welfare and support	4p
Gardening and environmental work	2p
Bills - gas, electric, water and cleaning	10p
Servicing systems e.g. Heating and water	5p
Painting and home improvements	8p

Here to help...

Rooftop Housing Group has a team of dedicated Money Advisors who can help you claim the benefits that you could be entitled to, and help you maximise your household income.

Our Money Advisors don't judge, they just help.

To get in contact call: 01386 420800
email: money.advice@rooftopgroup.org
or talk to your neighbourhood officer.

To find out more scan
the QR code with
your phone to use our
benefits calculator



Useful contacts

There are places you can go if you're feeling the strain on your money

General support

Royal British Legion
0800 802 8080
www.britishlegion.org.uk

Citizens Advice
0800 144 8848
www.citizensadvice.org.uk

Food and bills

Trussell Trust Foodbanks
0808 208 2138
www.trusselltrust.org

Severn Trent Trust Fund
0121 355 7766
www.sttf.org.uk

British Gas Energy Trust
0121 348 7797
www.britishgasenergytrust.org.uk

Financial Advice

Money Advice Service
0800 138 7777

National Debtline
0808 808 4000
www.nationaldebtline.org

StepChange Debt Charity
0800 138 1111
www.stepchange.org

Take a look at your local council's website as many of them have pages to help with the cost of living crisis.

Just use search terms such as 'support with cost of living Wychavon District Council' or 'cost of living Gloucester City Council'.

Universal credit

With the cost of living rising, millions of people are struggling financially, yet it's believed that around a million people aren't claiming universal credit when they could.

Claiming universal credit also opens up access to other forms of support, including increased free childcare hours, and reduced tariffs for certain utilities as well as cost of living payments from the Government.

Universal credit is replacing the previous benefits that were available. If you're currently claiming one of these benefits, you'll eventually be moved over on to universal credit: Income support, Income-based jobseeker's allowance, Income-related employment and support allowance, Housing benefit, Child tax credit, Working tax credit

You'll be moved on to universal credit if you have a change in circumstances or as part of a process called 'managed migration', where the Government moves you over automatically. This process is

expected to be completed for most by the end of 2024, and for all by 2028.

You can also choose to move on to universal credit at any point – and some people will find they are better off on universal credit than on their old benefits – but there's no guarantee.

People likely better off are those in work and renting. Use this free benefits calculator to see if you are better off.

entitledto.co.uk ○



Here are some examples of how you could be better off on Universal Credit (UC)...

- 1** → Someone who is working less than 16 hours, is a lone parent, and over 25
 - On legacy would receive £1360 per month
 - On UC would receive £1610 per month**£250 per month or £3,000 per year better off on UC**
- 2** → Someone in work and getting some help towards housing costs. Receiving Working Tax Credit or Child Tax Credit and Housing Benefit, with a wage of around £1200 per month
 - On legacy would receive £1740 per month
 - On UC would receive £1950 per month**£210 per month or £2,520 per year better off on UC**
- 3** → Someone claiming Employment and Support Allowance (ESA) in the support group and not receiving Severe Disability Premium (SDP) (Limited capability work related activity)
 - On legacy would receive £1080 per month
 - On UC would receive £1280 per month**£200 per month or £2,400 per year better off on UC**
- 4** → Someone who only claims Housing Benefit, in work, single over 25, working 25 hours per week
 - On legacy would receive £1080 per month
 - On UC would receive £1280 per month**£200 per month or £2,400 per year better off on UC**

Even if you're not claiming benefits now, you could have an entitlement.

www.gov.uk/universal-credit
0800 328 5644



FAQs

If you have a question that is not listed below, scan here, and someone will get back to you



Q I claim Universal Credit (UC), what do I have to do?

A You will need to inform the Department for Work and Pensions (DWP) of your new charges, but not just yet. You cannot report a future change to the DWP, and so you can only give them this information after the 3rd April. Do not report before this date as it will not be applied and you will have to do it again. Keep this letter and set a reminder to update your online claim through your journal anytime from 3rd April.

Q What if I don't claim universal credit but I do claim other benefits?

A Some people are better off on Universal Credit. You can use our benefits calculator on our website to check if you are better off. Go to www.rooftopgroup.org and search benefits calculator.

Q What do I do if I can't afford the increase?

A Talk to us, work with us, and together we will work on the best solution to help you remain in your home. Call us on 01386 420800, email enquiries@rooftopgroup.org or use your MyRooftop app.

Q I pay a service charge, do the same increases apply?

A As a responsible landlord we will only recover service charges in line with our policy, which is to cover our costs – there are no hidden charges; however, you will notice that service charges are higher due to increased costs in providing services to you.

Q Will I see any benefits in my home and local community?

A We're committed to ensuring that your home meets the requirements of the Decent Homes Standard, that your home is energy efficient and that we provide quality services that meet your needs.

We want to be visible and accessible, and this year we have been talking to communities about how we can really help with local priorities. We will continue to provide quality homes that are affordable, and continually improve grounds maintenance and cleaning services.

Q I don't claim benefits; do I have to adjust my Direct Debit with my bank?

A Don't worry, your Direct Debit will be changed automatically by our team – you don't have to do anything. This change will be confirmed in writing.

Q What about my Standing Order?

A If you pay your rent via a Standing Order you must change the amount with your bank. If you wish to set up a Direct Debit for future payments, please contact our Income Team. You can always check your balance and make other changes using the MyRooftop app.



Keep us in the palm of your hand

We want to make it even easier for you to keep in touch with us and manage your housing needs.

So by signing up to the app we can get to know you, and improve our service to support you.

Download the MyRooftop app to easily:

- Check your rent balance
- Make payments
- Request a statement
- Contact your neighbourhood officer
- Report anti-social behaviour



To find out more scan the QR code with your phone or visit www.rooftopgroup.org/myrooftop



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App Store

ANDROID APP ON
Google play