

Frequently Asked Questions

How is my rent charge calculated?

Your rent charge has been reviewed and is in line with current guidance from Government and the Regulator of Social Housing, your rent increase is limited to a maximum of 4.8% (September CPI+1%).

What does my rent charge cover?

Rent covers 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, ensuring that they remain safe and fit for purpose.

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 or leasehold arrangement. For a full breakdown, please speak to your Customer Relations Manager or Scheme Manager.

If you live in one of our General Needs properties, including Retirement Living, we operate a fixed service charge, whereby charges are estimated based on a combination of actual costs previously incurred, the cost of any new services, and also takes into account any inflationary increases that are expected, including those applied by any external contractors or suppliers. BCHG can cap these to ensure that increases remain affordable to our customers, however it is important that a balanced approach is taken to ensure that services can be provided in a financially viable way.

What are eligible and ineligible service charges?

An eligible service charge is a charge that can be claimed from Housing Benefit or the housing element of Universal Credit, while a non-eligible service charge can't. An example of a non-eligible service charge is the cost of heating and hot water for your home if it's supplied from a communal boiler.

How do I pay my rent?

The easiest way to pay your rent and service charge is by direct debit. Alternatively, you can set up a standing order with your bank, make online payments or use a payment card. You can also download the AllPay app on your smart phone. Please contact your Customer Relations Manager or Scheme Manager for more details.

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

Yes, you must tell The Department of Work and Pensions of your new rent and service charge 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 this letter about the best time to tell them of the change, because if you tell them too early, this may affect the amount you get for your housing costs. If your award is not amended, your rent account will 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. You must tell the Housing Benefit department of your new rent and service charge so they can make sure your new award is changed in line with the new charges. If your award is not amended, your rent account will fall into arrears which you will need to pay.

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 AllPay 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 52 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/contact-us/my-customer-relations-manager-crm/> or your Scheme Manager.