

## Frequently asked questions

### **I receive Universal Credit, do I need to do anything?**

Yes, if you receive Universal Credit you need to update your journal with your new rent (and any service charges where applicable). Alternatively, you can take your 'Notice of Rent Increase 2025' and your rent increase letter along to your local Jobcentre Plus, from 7 April 2025 onwards. Any updates submitted before this date will be rejected and will need to be resubmitted in April. When updating your rent amount, you will be asked about service charges; please use the figure outlined in your notice. For some customers this figure will be £0.00.

### **I receive Housing Benefit, do I need to let the Council know my new rent?**

No, we have already notified the Housing Benefit team at the local authority of your new rent. Your Housing Benefit will be updated automatically. If there are any changes in your circumstances, you need to contact your relevant local authority using the details below:

North Northamptonshire Council – 0300 126 3000

West Northamptonshire Council – 0300 126 7000

### **I normally pay by standing order, do I need to do anything?**

Yes, if you pay your rent by standing order, you'll need to instruct your bank to change the payment to the new rent amount. Please speak to your bank if you are unsure how to do this.

### **I normally pay by direct debit, do I need to do anything?**

No, we'll automatically update the amount from your bank account including any changes needed due to 'rent advantage weeks' (see below). You'll receive a notification of this prior to the direct debit being collected.

### **How do I set up a direct debit?**

You can do this on your online account by downloading our app (just search 'Greatwell Homes' on your chosen app store). Alternatively, you can call us on 01933 234450.

### **I currently make extra payments, do I need to continue with these?**

Yes, if you are behind with your rent or owe us money (in rent arrears) and have reached an agreement to pay an extra amount each week or have a court order in place to clear the arrears, please add this amount to the new rent charge. To talk to us about this, call the income team on 01933 231325.

### **What are 'rent advantage weeks' and when are they?**

We calculate your annual rent and divide it into 48 equal instalments. This means that there are four (sometimes five, which we'll always let you know about) weeks in the year where you get a 'rent advantage week'. During this week, you don't have to pay *providing* you're up to date with your rent and other costs in relation to your tenancy.

If you're behind with your rent or owe us for a rechargeable repair or other costs, you must continue to make payments during the rent advantage weeks to reduce the amount you owe.

See overleaf for the dates of the rent advantage weeks.

The rent advantages weeks for this financial year are:

w/c 30 June 2025

w/c 29 September 2025

w/c 29 December 2025

w/c 30 March 2026

### **What is a service charge?**

Where you receive a communal service such as electricity, cleaning, grounds maintenance etc, we must recover the costs for these. We're not allowed to make any profit from these charges and the charge is an estimate based on the costs from the previous year. The service charges are Housing Benefit eligible meaning that where customers receive full Housing Benefit, this will cover the charge.

### **What are support charges?**

These are charged in Independent Living Schemes and pay towards the alarm service and the support provided by us. We have three tiers of support with each package selected through a support needs assessment. Your charge will be based on the package you have been assessed for (£11.31 p/w for the lowest package to £18.10 p/w for the highest).

### **I'm worried I can't afford this, can you help with money or benefit advice?**

It's important that you pay your rent and don't fall behind with payments. Please don't worry or struggle, you're not alone. We're here to listen and help. Don't wait. Contact us straight away to find out how we can help.

Call 01933 231325 and speak to the income team or email:

[customer.assistance@greatwellhomes.org.uk](mailto:customer.assistance@greatwellhomes.org.uk). Further information

is available on our website ([greatwellhomes.org.uk](http://greatwellhomes.org.uk)) under 'support' and 'cost of living' and on the Government's website: <https://www.gov.uk/cost-of-living>.

### **How do I view my account online?**

You can register for your account online by downloading the app - search 'Greatwell Homes' or go to our website: [greatwellhomes.org.uk](http://greatwellhomes.org.uk) and select 'my account' at the top of the page. From there you can view your account, pay your rent, book a repair and contact us.

### **What is CPI and RPI?**

CPI is the Consumer Price Index, which is calculated by dividing the price of a basket of goods and services each year. RPI is the Retail Price Index, one of the main measures of consumer inflation produced by the UK's Office of National Statistics.

### **As the service charges are an estimate will we have to pay the full amount when actual costs are known?**

Yes, as your service charges are variable, when we know the actual costs of providing the services for 2025-26, we will compare these to our estimates and any difference could be added (if more) or deducted (if less) from future service charges.