

Your rent letter

March 2025



Your questions answered

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What will my rent increase be?

This year's rent increase will be 2.7%. This will be from 7th April 2025.

You may remember 2024-25 was an unusual year that arises every 5-6 years in which there were 53 weeks in the rent calendar year (53 Mondays).

In 2024-25 tenants paid 48 (with 5 non charging weeks) or 49 (with 4 non charging weeks) rent payments dependant on the tenancy agreement.

As we return to a 52-week year, all weekly tenancies that have non charging weeks in tenancy agreements will pay rent over 48 weeks in 2025-26.

Below will show you how the increase of 2.7% has been applied:

2024-25 (53-week year)				2025-26 (52-week year)			
Weeks Charged	Weekly Rent (£)	Annual Rent Payable (£)	True Weekly Rent (£)	True Weekly Rent (£)	Annual Rent Payable (£)	Weeks Charged	Weekly Rent (£)
<i>No of rent charging weeks determined by Tenancy Agreement</i>	<i>Amount charged to rent account on charging weeks</i>	<i>Total amount payable</i>	<i>Annual Rent divided by 53 weeks</i>	<i>True weekly rent 2024-25 Uplifted by 2.7%</i>	<i>Total amount payable</i>	<i>No of rent charging weeks determined by Tenancy Agreement</i>	<i>Amount charged to rent account on charging weeks</i>
48	109.77	5,268.96	99.41	102.09	5,308.68	48	110.60
49	107.53	5,268.97	99.41	102.09	5,308.68	48	110.60

If you are a shared owner, the increase will be specified in your lease. Usually September RPI + 0.5%, January RPI + 0.5% or CPI + 1%.

How do you work out what my rent should be?

We have given the rent increase a lot of thought and discussed it with our Board and involved customers.

With guidance from the government, housing associations usually set their rent using the Consumer Price Index (CPI) plus 1%. The CPI in September 2024 was 1.7%.

Do you have to increase my rent?

Prices everywhere are increasing – for everyone.

We know costs are increasing for you. But they're increasing for us too.

This means that we have no choice but to increase your rent from April 2025 so that we can continue to maintain your homes, keep them safe and deliver on our promises over the next 12 months.

What does this mean in pounds and pence?

Your new rent will be in your letter. Here are some **examples** to give you an idea of how much this percentage increase can really mean.

Our lowest rent is a social rent of £89.47 per week, which would increase by **£2.56** to £92.03

This is for a studio flat in Bollington.

The highest rent we currently charge is £312.49 per week which would increase by **£8.94** to £321.43 for a 4 bedroom affordable rented house in Knutsford.

When is this going to happen and what do I need to do?

- 7 March 2025 – You will have received your rent letter, which tells you what your new rent is
- 7 April 2025 – Your rent increases
- 7 April 2025 – If you are on Universal Credit (UC), you need to tell them about the increase on or after 7 April. Don't forget, if you leave this too late, UC may not backdate your claim to the date your rent changed, and you may not receive the right amount to cover your rent. You would have to pay any difference.
- 7 April 2025 – Your new rent amount is due to be paid.

Remember that your rent is charged each Monday and is due in advance. Contact us if you want to check how much you should be paying, especially if you are paying 4-weekly or monthly.

If you have outstanding rent arrears, you may have agreed an amount on top of your normal rent to pay towards this – you should continue to do this. If you aren't sure how much to pay, speak to your Income Officer.

income@peaksplains.org or call 0800 012 1311.

What do I do if I can't afford this increase?

We want to help anyone who is struggling to pay their rent and service charges.

We can help you avoid rent arrears and other debts.

We have an expert Tenancy Sustainment Team and Income Team who want to talk to you and support you.

They can:

- give you advice
- signpost you to support
- help you to maximise your benefits and
- talk about how to manage your finances and support you through changes to income or circumstances.

Please take advantage of this service to help you manage the rent increase.

I pay a service charge; will that increase too?

Service charges are reviewed annually and may increase. They are based on the estimated costs in delivering any services for the year ahead.

This is in line with our Service Charge Policy. The policy states we will set charges appropriately to cover the cost of providing services.

Some tenants will see a surplus brought forward from the previous year – because we operate variable service charges. This surplus relates to the previous financial year, where the total cost of services was less than you paid. This surplus has been carried forward and deducted from your total service charges payable in 2025-26.

We want to make sure our service charges are affordable and that increases are reasonable. For this reason, where necessary, we have applied a discount so that the full increases are not passed on straight away. If this applies to your tenancy it will be shown on the rent letter as a ‘service charge discount’.

Should you have a query specific to the service charges you have been asked to pay, you can contact the Trust on 0800 012 1311, email servicecharges@peaksplains.org or complete the online form on the service charge web page.

[Tenant service charges - what they cover and how we work them out](#)

Your rent letter will tell you more. You’ll get this at the beginning of March 2025.

I get Housing Benefit. Do I need to let them know my new rent?

Live in Cheshire East?

We will notify the Housing Benefit team at Cheshire East Council of your new rent. They will then let you know what you will need to pay.

Live in Cheshire West?

You must notify the Housing Benefit team at Cheshire West & Chester Council of your new rent. They will then let you know what you will need to pay.

Live in High Peak?

You must notify the Housing Benefit team at High Peak Borough Council of your new rent. They will then let you know what you will need to pay.

I claim Universal Credit (UC). Do I need to do anything?

Yes. It is your responsibility to make sure that the Department for Work and Pensions (DWP) knows about this change to your rent so that they can adjust your payment. We can’t do that for you.

- From 7 April 2025 you need to update your online account with your new rent and service charges.
- You will also need to note that there are 4 non-charging weeks.
- You need to do this within 14 days of your rent changing which is 7th April 2025.

How to do this:

1. Log in to your UC online account.

www.universal-credit.service.gov.uk/sign-in

The DWP will add a **'Confirm your housing costs'** to-do request.

You will be asked to complete the 'to-do' by the end of your assessment period to ensure that you get the correct housing payment.

Confirm your housing costs

Date of change

Did your housing costs change on 7 April 2025?

Yes No

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Confirm your housing costs

Changes to your service charges

You previously told us the total eligible service charges for your property are £5.00 per week

Your landlord should have written recently with details of changes to rent or eligible service charges.

Are you still charged weekly for your service charges?

Yes

No

How much are your new eligible service charges per week?

Only include 'eligible' service charges. They will be listed separately on the letter from your landlord.

£

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Then check your journal to confirm that it shows you have done this.

If you forget, do this as soon as possible. If you do not update your account, you risk receiving an incorrect payment and falling behind on your rent.

Online journal link: www.gov.uk/sign-in-universal-credit

2. Then you'll need to increase your payments to us. Contact the income team and we'll help with this income@peaksplains.org or call our Freephone number 0800 012 1311.

Confirm your housing costs

Changes to your rent

You previously told us the total rent for your property is £150.00 per week

Your landlord should have written recently with details of changes to rent or eligible service charges.

Are you still charged weekly for your rent?

Yes

No

How much is your new rent per week?

Do not include any service charges or rent arrears.

£

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you

I pay by Direct Debit. Do I need to change it?

No, we'll do this for you, and we'll write to you to confirm your payment schedule for the next 12 months.

I pay by Standing Order – what should I do?

Ask your bank to change your standing order (or you can do it yourself if you use online banking).

You need to adjust the amount that is sent to us. Multiply it by the frequency that you pay us – like this.

Weekly	Your new weekly rent amount
Fortnightly	2 x your new weekly rent.
4 weekly	4 x your new weekly rent.
Monthly	There are four non-charging weeks. So that's 52 weeks minus 4 weeks. The sum you do is 48 x your new weekly rent divided by 12 monthly payments. If in doubt, contact one of our Income Team to confirm your monthly payments.

If you have an agreement with your Income Officer to pay an amount off arrears, you will need to add this on to your payments to us.

If you're unsure what you need to pay, contact your income officer at income@peaksplains.org or call 0800 012 1311.

Remember, your tenancy agreement states that you pay your rent one week in advance.

What will the Trust spend this extra rent on?

All the money that the Trust receives from rent and services charges goes towards building, caring for and maintaining our homes.

From repairs and improvements to new homes and running the Trust.

Each year we also publish an Annual Review which says very clearly how we have spent your rent and how we are performing against the plan's objectives. You can read these here: [Annual Reviews](#)

Our Board and our 'involved tenants' also look closely at our performance and how well we spend your money.

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

Absolutely. The reason we are applying the rent increase is so that you will see benefits both within your own home – for things like routine repairs – and across the wider community.

You can find out more about what's happening in your area in our [Neighbourhood Plans](#).

Can I have a Rent Statement?

You can look at your rent statement at any time online by registering on our website at www.peaksplains.org/myaccount.

It shows the balance on your accounts, along with the current charge details. If you had a previous tenancy with us or a garage tenancy you will also be able to see these.

To see a full statement, click on the link against the account and it will show you all the charges and all the payments received.

If you do not have a computer, tablet, or smart phone you can contact the Income Team on 0800 012 1311 and they will send you a rent statement.

Why is my rent more than my neighbour's?

We can't discuss your neighbour's tenancy with you, of course.

But differences can occur because of tenancy type or the rental history of your home.

Your rent is calculated according to the rules set out in the Direction on the Rent Standard 2019, supported by the policy statement on rents for social housing.

Where can I get some debt and budgeting advice?

If you are struggling to pay your rent or your other bills we want to help. Often, we find the earlier people seek support the better.

We have a team of skilled staff that can give you advice on benefits, money management and support you when things change in your life. We are experienced at finding practical solutions for our tenants to support them with arrears or debt.

We can signpost you to organisations who can help with things such as debt and budgeting, disability support, food surplus pantries as well as many more.

Here are some of our partners and bit about how they can help too.

Training, learning and work

Our staff can help you to apply for Employment Support Programmes like New Leaf and Springboard, which aim to help you get on with training, education and/ or work.

Email trust@peaksplains.org and asked to be referred to these Employment Support Programmes.

Help with your energy bills

LEAP is a free service that is helping people keep warm and reduce their energy bills without costing them any money. See how you can save.

- Visit www.applyforleap.org.uk
- Freephone 0800 060 7567
- Email support@applyforleap.org.uk

Help with Council Tax

Cheshire East can help with Council Tax Support (CTS) gives you a reduction on your Council Tax bill if you are on a low income. You will get a revised Council Tax bill with a reduced balance.

Visit: cheshireeast.gov.uk/benefits_housing_council_tax/council-tax-support.aspx

High Peak Council can help you to understand if you are eligible for 'council tax reduction'.

Visit: <https://www.highpeak.gov.uk/article/603/Apply-for-a-discount-or-exemption>

Cheshire West has online information about its Council Tax reduction scheme.

Visit: <https://www.cheshirewestandchester.gov.uk/residents/council-tax/council-tax-reduction>

Check your benefits

Entitled to is an independent online benefit calculator that helps people to work out what they can claim from national and local government.

Visit: entitledto.co.uk

Budget planning

- Money Helper is a free online budget planning tool.
Visit: moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner
- They can also help you to manage your debt.
Visit: moneyhelper.org.uk/en/money-troubles/dealing-with-debt

Your health and wellbeing

- [The Disability Information Bureau](#)
- [Age UK Cheshire East](#)
- NHS: [Coping with financial worries](#)

When are the non-charging weeks?

These dates are:

- 7th April 2025,
- 22nd December 2025,
- 29th December 2025, and
- 30th March 2026.

Make sure to plan ahead so you don't fall behind on payments. If you pay monthly, you will need to pay the same amount each month – your rent multiplied by 48 weeks, divided by 12 monthly payments.



The infographic features a green background. At the top right is the logo for 'PEAKS & PLAINS Housing Trust' with a leaf icon. A dark green banner in the center contains the text 'Non-charging weeks'. Below this are four calendar icons with dates: '7th April 2025', '22nd Dec 2025', '29th Dec 2025', and '30th March 2026'. At the bottom, a white text box contains the message: 'Behind on your rent? You need to keep making extra payments, as you agreed with your Income Officer, during these 'non-charging' weeks.'

What if I want to dispute the rent increase?

If you disagree with the rent increase, please get in touch with us so we can discuss the matter further.

We aim to be transparent and fair, so we'll explain how the increase was calculated and how it aligns with government guidelines.

Contact us at income@peaksplains.org or call 0800 012 1311.

Are garage rents increasing too?

Yes, from April 2025 the following weekly rents will apply to our garages and motorbike stores:

Tenant charges

(If you also rent your home from us.)

- Motorcycle store £2.46 a week
- Small garage £7.96 a week
- Standard garage £12.77 a week

Non-tenant charges

(If you do not rent your home from us.)

- Motorcycle store £4.61 a week (£3.84 + £0.77 (VAT))
- Small garage £11.54 a week (£9.62 plus £1.92 VAT)
- Standard garage £17.40 a week (£14.50 plus £2.90 VAT)