



January Newsletter

Happy New Year and welcome to the first newsletter edition of 2024. In this issue you will find valuable information about your rent, including details on accessing support available to you, as well as resources for additional information.

If you have any feedback on our new look newsletter, please get in touch on info@chsgroup.org.uk.



Navigating rent increases: your guide to support and resources

Each April the maximum amount your rent can be increased by is set by the Government and is based on the inflation rate (CPI) at the previous September, plus 1%. In September 2023 the CPI rate was 6.7% so the maximum your rent can be increased by this April is 7.7%.



CHS is very conscious of the current cost of living pressures facing many tenants and customers and has carefully considered this year's rent increase. CHS has decided that it will be necessary to apply the maximum rent increase of 7.7% this April. We understand that this may cause you concern; below you will find our reasons for this decision as well as some advice on support you may be eligible for so you can act now ahead of the rent increase in April.

Why?

There are several reasons that CHS has decided that it's necessary to increase rents by 7.7% this year. Last year you may remember that rent increases were limited to 7% when inflation was actually 10.1%. Although this was a significant rent increase, it was below inflation and it has been tough to keep up with the rapidly increasing costs for providing services and maintaining homes. We need to continue maintaining and improving homes every year, including work to improve energy efficiency to help meet the requirements of 'net zero' carbon emissions. Although in the long run this will reduce energy running costs for your home, it requires a big investment over the coming years. We also need to make sure we can continue to provide the other services you need and expect from us.

If you are already receiving Housing Benefit or the rent element of Universal Credit (UC), then the rent increase in April will be covered with your existing benefits so you should not be worse off. Other benefits will increase in April 2024 by 6.7%, and state pensions will go up by 8.5%. The National Living Wage will increase by 9.8%, which may benefit some of you with wider living costs now that inflation is reducing again. However, CHS realises there are already many pressures on household finances and it can be very difficult to juggle the bills.

If you are **struggling to pay your rent** please speak to us – you can call your housing officer, our Customer Services Team or our Money Matters team on **0300 111 3555** – we're here to help.

What you can do

If you do not currently receive Housing Benefit or UC but are struggling with household finances, you may be eligible to claim support; this includes any pensioners who are only in receipt of the state pension.

Last year an estimated £19 billion worth of support was not claimed by the very people it is intended to help and so while you may not want to apply for this support or may feel you don't qualify for the help that is available, we strongly encourage you to do so.

Support	Unclaimed value in 2023
Universal Credit	£7.57 billion
Council Tax Support	£2.87 billion
Carers Allowance	£2 billion
Pension Credit	£1.75 billion
Child Benefit	£1.13 billion
Housing Benefit	£929 million
Water Social Tariffs	£900 million
Broadband Social Tariffs	£768 million
Others	£511 million
Warm Home Discount	£314 million
Total	£19 billion

Source: Policy in Practice

Most of us at some point need a little bit of extra help financially during difficult times and many people don't think they qualify for these types of support. The [Entitled To](#) website has an easy to use calculator that will work out what support might be available to you. You just need to provide details about those living in your household and your household income, so, when you have a quiet moment why not grab a cup of tea and put in your details, you may be very surprised by what you are entitled to!

Important!

If you are already on means tested legacy benefits such as Employment and Support Allowance (ESA), Income Support, Tax Credits, Job Seekers Allowance (JSA), Housing Benefit etc. then it is vital you take proper advice before making a claim for UC. If you just make a claim then your legacy benefits will all stop and you will not get the Transitional Protection that will be provided during the Managed Migration when the DWP writes to you with a 'Managed Migration Notice' letter to tell you that your legacy benefits will stop, and you will need to apply for UC.

Help to claim Universal Credit

If you're claiming UC for the first time, Citizens Advice Help to Claim service is free and confidential.

They can help you:

- Check if you're entitled to UC.
- Get your important paperwork and documents together to speed up your application.
- Fill in the application online.
- Prepare for your first Jobcentre appointment.
- Check your first payment is correct.



Citizens Advice

Call: **0800 144 8444**

Monday to Friday, 8.00 am to 6.00 pm.

You can also talk to a trained adviser online through the [Citizens Advice Help to Claim chat service](#).

Other resources:

- ✓ [Money Helper Universal Credit Guide](#)
- ✓ [Government guidance – if you receive a Migration Notice letter](#)

Additional support you may be eligible for:

- **Cambridgeshire Household Support Fund** - The Household Support Fund (HSF) helps people experiencing immediate financial hardship to pay for food and household energy bills. You can access this support directly through the County Council. You can apply for a single payment of £110 energy/food vouchers but funds are running low and the scheme is due to close at the end of March 2024 so you will need to be quick!
- **Warm Home Discount** – You could receive £150 off your electricity bill this winter. This is now done automatically if you are eligible, and you do NOT need to apply.
- **CLAS** (Cambridgeshire Local Assistance Scheme) provides help with food, home furnishing and white goods if you are on a low income
- **Council Tax Reduction** – this is available for households on a low income and you need to make an application to your local district council.
- **Healthy Start** – if you are 10 weeks or more pregnant, have a child under four and receive qualifying benefits you can apply for Healthy Start.
- **Prescriptions / dental / glasses** – check your eligibility for free help from the NHS with health costs.
- **Free school meals** – Apply for free school meals.
- **Foodbanks** can help with short term needs – find your local foodbank [here](#).
- **Baby banks** provide a vital lifeline for families in all sorts of challenging circumstances and give families access to pre-loved equipment, products, clothes and toys. Find your local baby bank [here](#).

Useful websites

- ✓ Money Helper www.moneyhelper.org.uk
- ✓ Citizens Advice www.citizensadvice.org.uk
- ✓ Making Money Count www.makingmoneycount.org.uk
- ✓ National Energy Action <https://www.nea.org.uk/>



Take action on debt

If you have bills or borrowing that you cannot afford, get free, independent debt advice from a regulated service. A debt advisor can help you get some breathing space to manage your situation better and work out the best way forward.



- **Citizens Advice Rural Cambs** (Fenland, Huntingdon. Limited advice for East Cambs)
Online debt chat service: <https://www.citizensadvicerruralcambs.org.uk/>
Phone: 0808 278 7807
- **Cambridge & District Citizens Advice** (Cambridge & South Cambs) <https://www.cambridgecab.org.uk/>
Phone: 0808 278 7808
- **Cambridge Money Advice Centre** (debt advice)
<https://www.cambridgemoneyadvicecentre.org.uk/>
Email: office.mac.cambridge@gmail.com
Phone: 01223 727455
- **Huntingdon Money Advice Centre** (debt advice)
<https://www.huntsmoneyadvice.co.uk/>
Email: help@huntsmoneyadvice.co.uk
Phone: 01480 418866
- **Christians Against Poverty** www.capuk.org
Phone: 0800328 0006
- **StepChange Debt Charity** <https://www.stepchange.org/>
Phone: 0800 138 1111
- **National Debt Line** <https://www.nationaldebtline.org/> Webchat and online debt advice tool
Phone: 0808 808 4000

For those with business debts:

- **Business Debtline:** Run by the Money Advice Trust, Business Debtline can help those who are self-employed or have small businesses. Call **0800 197 6026** or [visit their website](#)



Avoid loan sharks - Loan sharks take advantage of people who feel they have nowhere else to turn. If you are offered money with little paperwork but high charges please avoid and contact the free helpline on 0300 555 2222.

Streamlining benefits: Universal Credit migration

The DWP has recently announced that claimants who receive ESA and Child Tax Credits will receive mandatory migration notices to move to UC between **July and September 2024**.

If you are in this situation, it is important to be well prepared for this move.

Child Poverty Action Group (CPAG) reports that so far 27% of legacy benefits claimants subject to managed migration have not claimed UC but still had their legacy benefit claim terminated, losing an average of £300 a month. This is very worrying.

CPAG's research highlights that *"claimants did not have the information they needed or wanted to understand how moving to UC would affect them. Such misinformation and misunderstanding are likely to be reasons some people are not moving to UC despite having a strong financial incentive to do so"*.

CHS customers who are being Managed Migrated can access support from:

Citizens Advice Help to Claim service

If you're claiming UC for the first time, Citizens Advice Help to Claim service is free and confidential.

They can help you:

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- Fill in the application online.
- Prepare for your first Jobcentre appointment.
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Shoebox Appeal

Our annual Shoebox Appeal ran for the fifth year running at the end of 2023! It was our biggest appeal to date, and thanks to the public's incredible kindness and generosity, we were able to distribute over 500 Christmas gifts to young people at risk of homelessness in Cambridgeshire, as well as to lots of families who struggled to buy Christmas gifts for their children. All of the donations will have made a big difference to those receiving them.





CHS GROUP 
housing, care, and community services in Cambridgeshire

**For more help and guidance, to check your rent account
and raise repairs, don't forget to log into [myCHS](#).**

**We'd also love to hear your thoughts on our new newsletter.
To get in touch, email: info@chsgroup.org.uk.**