

Rent and Service Charge increase April 2026

Each year we review our rent and service charges to cover increases in running costs. The amount we can increase rent follows a formula set by the Government. This is based on the published figure for Consumer Price Index (CPI) in September of the previous year, a commonly used measure of inflation. To this, social landlords are permitted to add up to 1% on top to cover their costs.

The CPI figure in September 2025 was 3.8%, and with a 1% addition is **4.8%**, which is the proposed increase figure for our financial year beginning in April 2026.

The Government has also confirmed that benefits will increase in line with inflation. If you receive Housing Benefit, Universal Credit or another form of benefits to pay your rent, these payments will rise from April 2026 onwards.

Why do we need to increase rents?

We are a not-for-profit, charitable housing association, and all the money we collect from rents is invested back into maintenance of our properties and the services which we provide to our tenants.

The rent you pay helps us to maintain our properties, keep them safe, and helps to support people to live independently. We are working hard to keep our costs low and deliver value for money and more efficient ways of working. However, external prices are rising, particularly for essential repairs and maintenance, building materials and other core services that we need to provide to our tenants.

We have recently carried out a condition survey of our properties and this has identified a need for us to invest in our properties inside and out. As we seek to improve the standard and energy efficiency of our homes, we must ensure that we have the funds to keep them in a good and safe condition.

What are service charges and what do they pay for?

Some tenancies and properties require a charge for services which are not covered by your rent, including:

- Cleaning and grounds maintenance
- Servicing and maintaining lifts
- Repairing and replacing equipment like door entry systems and fire safety equipment
- The costs of shared utilities (such as electricity, gas or water)
- Pest control

When we calculate our service charges, we try to make them affordable as possible for tenants, while recognising that we need to recover these costs to run the organisation sustainably. These are fixed and itemised at the start of each year so that tenants have clarity and certainty about them.

In recent years, key services such including cleaning and elements to support our safety measures have increased beyond anticipated inflation levels. We have also had sharp rises in water and energy, although where possible we have negotiated agreements to maintain these at capped levels.

What do I need to do next?

If you receive Housing Benefit you don't need to do anything as we will inform the Housing Benefit department of the new rent charges. You will then get another letter in mid-March informing you of your new amount.

If you are a Universal Credit (UC) claimant, please log into the Universal Credit portal to advise the Department of Work and Pensions of your new rent charges but do not do this until **6 April 2026** when the new charges take effect. It is important that you complete this, otherwise the rent increase will not be reflected in the amount of Universal Credit you receive to help to cover your rent. Please let us know if you need help with this.

If you do not receive help paying your rent, you will need to ensure that monthly payments including standing orders are sufficient to cover the new rent charges.

If I am worried about the increases and how they affect me, can I get help?

Yes. We understand that any increase in rent will have an impact on many tenants who continue to be directly affected by ongoing cost pressures and rise in bills. If you are worried about not being able to afford your rent or service charges or other essential living costs, please talk to us so we can agree a payment plan. We will do all we can to help and support you.

Our housing management team offers support to help you with tenancy sustainment and to maximise your income and provides free, confidential advice and guidance. This may include supporting you in claiming benefits you're entitled to, budgeting and putting payment plans in place

The sooner you contact us if you are struggling, the easier it will be for us to help you. Please contact us on **0208 340 6374**. You can also email admin@hornseyht.co.uk or arrange to come into to our office by appointment to discuss your circumstances.

Government support

There is a range of assistance and support with the cost of living available for households. The Gov.UK website includes information on the following;

- Benefits, tax and work
- Living costs: bills, housing and health
- If you're 60 or over
- If you're disabled or have a health condition
- Managing money, savings and debt
- Find advice for managing money, including budgeting advice and debt support
- If you are not currently in receipt of benefits but think you should be, the government also has a benefits calculator which you can use to work out possible entitlement

Council Assistance fund

Haringey Council has a Household Support Fund which gives essential aid to residents facing financial hardship. More information about this is available via their website.

Hornsey Housing Trust Tenant Support Fund

HHT has a limited budget to help people facing hardship or particularly difficult circumstances, and you can contact us on 0208 340 6374 or email admin@hornseyht.co.uk to find out more.

Other information

The following resources are also available;

- Citizens Advice: provides free advice on debt and money matters
- MoneyHelper: A government-backed service offering a free, impartial budget planner, money navigator tool, and advice on managing debt and pensions MoneyHelper
- MoneySavingExpert (MSE): Provides comprehensive guides on "survival" tips, from energy usage to supermarket shopping hacks Money Saving Expert
- Turn2us: A charity website that helps people find grants and support they may be eligible for based on their circumstances Turn2us
- National Debtline: Offers free, expert advice if you are struggling with debt and paying for essentials National Debtline
- London City Hall Cost of Living: web page with further advice on tackling financial difficulty