

Your questions answered



1 How is my rent and service charge calculated?

Rent

The Government sets out how social rent is calculated and limits any annual increase to Consumer Price Index (CPI) plus 1%. In September 2025, CPI was 3.8%. This means that we apply an increase of 4.8% to your rent from Monday 6th April 2026. If you have an Assured Tenancy, the rent increase only applies to the rent element of your weekly charge and does not relate to any service charge that may be payable (please see below). If you have an Affordable Rent Tenancy, the increase applies to the total charge that you pay each week. If you would like more information on how your rent is calculated, please contact Cobalt on 0330 303 2222.

Service charges (if applicable)

Service charges are not linked to government policy and are based on the actual cost of providing services during 2024/25 and any anticipated changes in the cost of providing the services in 2026/27. A breakdown of this charge is included. If you would like more information on how your service charges are calculated, please contact your Rents and Income officer on 0330 303 2222.

2 Why is Cobalt increasing my rent?

We understand that this rent increase comes at a challenging time, with increases in costs for all goods and services. Our costs of maintaining and improving your homes, as well as the costs of additional support services, are increasing too. This means that we need to increase the amount of money we spend. If we do not increase the rent, we would be unable to maintain and improve existing homes effectively, or continue to provide additional support services.

We are committed to providing the best possible value for money for every pound of rent we receive. As we continue to deliver our corporate plan, we will openly share with you our plans for investment and improvement of homes and services, so that you can see where every penny goes.

3 What if I pay by direct debit?

We will amend your Direct Debit from 1st April 2026 unless you contact us to advise otherwise. If your account is more than 4 weeks in credit, we will take this into consideration when setting your new Direct Debit. Please contact your Rents and Income Officer on 0330 303 2222 if you want to discuss your new Direct Debit.

4 What if I pay by standing order?

You must inform your bank as quickly as possible to amend your standing order. Delays in doing so will lead to arrears on your rent account. If you want to confirm how much you need to pay by standing order, please contact your Rents and Income Officer on 0330 303 2222. Please note that, under the terms of your tenancy agreement, rent is payable in advance based on the frequency that you pay (e.g. weekly, monthly etc.).

5 What if I am receiving or have made a claim for Universal Credit?

You will receive a 'to do' request in your Universal Credit journal. It is important that you update your rent amount but please do not do this until you receive the 'to do' request. Once you have updated your journal, please contact your Rents and Income Officer on 0330 303 2222 to confirm your claim has been updated. You must also speak to your Rents and Income Officer to ensure that you are paying the correct amount, including any deductions from your Universal Credit housing costs.

The amount of housing element you receive will be reduced if there is an adult living with you who you do not claim benefits for; for example, a grown-up child. These deductions are known as Non-Dependent Deductions and will change to £96.55 each month equating to £22.28 per week.

You should inform the DWP about any changes to your circumstances by updating your journal or calling them on 0800 328 5644.

If you are in receipt of Universal Credit, please keep your rent increase letter somewhere safe - you will need this when you update your journal on Monday 6th April 2026.

6 Will there be any changes to my Housing Benefit entitlement?

The amount of Housing Benefit you receive will also be reduced if there is an adult living with you who you do not claim benefit for; for example, a grown-up child. These deductions are known as Non-Dependent Deductions and will change to a minimum of £20.40 and a maximum of £131.45 from April 2026. You will receive notification from your Council informing you of your new Housing Benefit entitlement. If you are unsure of any amount you need to pay to us, please contact your Rents and Income Officer on 0330 303 2222.

7 Do I need to contact the Council's Housing Benefit department or complete a new Housing Benefit form?

If you are currently entitled to Housing Benefit and this is paid directly to us, we will send confirmation of any change in rent and service charges to the Council, and ask them to reassess your entitlement.

If the Housing Benefit is paid to you, YOU MUST inform the Council. Send your rent notification letter via email to benefits.service@liverpool.gov.uk, or post it to Revenues & Benefits Service, Cunard Building, Water Street, Liverpool L3 1AH (please note that this method may be subject to a delay). You only need to complete a new Housing Benefit form if you have had a change in circumstances or your current claim has expired.

8 What if I am affected by the 'bedroom tax'?

Your Housing Benefit will be reduced if you are of working age and affected by the 'bedroom tax'. For confirmation of the new amount you will need to pay to cover the 'bedroom tax', please contact your Rents & Income Officer on 0330 303 2222 if this affects you.

9 Do I need to do anything if my circumstances have changed?

If your circumstances have changed - for example a change in your household or income - you must contact your Rents and Income Officer on 0330 303 2222. If you claim Housing Benefit, you must also contact the Council by sending an email to benefits.service@liverpool.gov.uk. If you claim Universal Credit, you must also contact DWP on 0800 328 5644. You should also advise the DWP by updating your journal.

10 I'm struggling to pay my rent - what support is available?

We have teams who can provide you with support, and we urge you to get in touch if you are struggling with money, food or other items. Our Welfare Benefits Team can carry out a full benefits check to ensure you are receiving everything you are entitled to, and help with other support including Universal Credit applications. Your Rents & Income Officer can also provide advice on the various payment methods or confirm the correct charges to be paid. Please call 0330 303 2222 for support.

Our website contains lots of useful information on maximising your income and about the support available in our communities and we regularly share information through our newsletters and social media channels. Visit www.cobalthousing.org.uk to find out more.

Managing your tenancy and rent payments online

You can access your rent account balance, look at your payment history or make a payment through your MyCobalt account. MyCobalt can be used on any computer, tablet or smartphone meaning you can access your rent account details or pay your rent anytime. Visit www.cobalthousing.org.uk today to set up your account in minutes using your 6-digit tenancy reference number printed on the top of your letter.