

# Your rent and fixed service charges explained

Tenants



**This leaflet explains more about your rent and service charges.**

**When we send out our annual rent and service charge notices we often receive lots of calls so we hope we can answer some of your questions here.**

## **Your rent**

The rent referred to in this leaflet is the money you pay to us for the cost of providing, managing, maintaining and improving your home.

## **Your service charge**

Your service charge is the money you pay towards the day to day running costs of the scheme or property where you live.

Depending on where you live, typical services could include the cleaning and lighting of shared communal areas and grounds maintenance.

## **Your 'fixed' service charge**

A 'fixed' service charge means that you pay a certain amount of money every week. This amount does not change during the service charge year.

A 'fixed' service charge is based on how much we know or estimate it will reasonably cost to run the services at your scheme or property. If we spend more on providing services than we charge you, we will pay to make up the amount. If we spend less on providing services than we charge, any money left over will not be refunded.

## **Your questions answered**

### **Why do you send me so much paperwork?**

It is important that we act fairly and responsibly with our residents. One of the ways we do this is by sending you the relevant paperwork to explain our costs and actions.

We also need to comply with legislation which is constantly changing.

### **Why have you sent an official rent increase notice (Section 13(2) Housing Act 1998 Rent and Service Charge Notice) and a Victory rent letter too?**

By law we have to send a Section 13(2) Rent and Service Charge Notice to all residents who have a rented tenancy agreement. This is a legal document which tells you the new amount of rent Victory will charge you and the date you will start paying it. >>



The Section 13(2) Rent and Service Charge Notice sets out the legal requirements landlords must meet when planning to change the amount of rent they charge. The layout of the form has to be kept as set out, the landlord must not make any changes.

The notice comes with a set of guidance notes. These are an important part of the form and have a number of sections. The first five points are notes for the resident, the next seven are notes for the landlord on how to complete the form and the final five explain the rules for determining when the new rent can apply.

#### How have you assessed the increase in the rent?

Housing Associations have to increase their rents in line with government legislation.

We have increased our rents by September's Retail Price Index (RPI) figure plus 0.5% and up to £2 a week. The RPI is set nationally and all Housing Associations use it in working out rent increases. The service charge is excluded from this calculation.

#### Do I need to let Housing Benefit know of the changes?

We will tell your local Housing Benefit office of any changes to your rent and service charge, but it is your responsibility to check that they have received and acted upon this information.

In most cases Housing Benefit is paid in arrears, which means that it is paid into your account after your rent is due. This means that the date that your Housing Benefit reaches your account may not match the dates of the period it relates to.

#### What if I don't agree with the items on the service charge schedule?

Please tell us by contacting the **Customer Service Team on 0845 300 6648**

If you think there is an error in the calculation of your service charge, please contact us. We will investigate your query and get back to you, but please remember it can take up to four weeks to check and correct matters.

## The right to appeal

If you are not happy with your new rent and service charge, you can put your case to a Rent Assessment Committee. The guidance notes you received with your Section 13(2) Rent and Service Charge Notice can help you with this.

#### What is the Rent Assessment Committee?

This is an independent committee of two or three people (usually a lawyer, who is often the chairperson, a valuer and a member of the public). They will review your case but you will need to make a written application to them.

#### Who do I contact?

Any application should be made on the relevant forms which are available via the website **www.rpts.gov.uk** or upon written application to:

**Eastern Rent Assessment Panel,  
Unit 4C Quern House,  
Mill Court,  
Great Shelford,  
Cambridge CB22 5LD  
Telephone: 0845 100 2616 or 01223 841 524**



## Paying your rent or service charge

You can pay your rent in a number of ways:

1. By Direct Debit or Standing Order
2. By Rent Payment Card at any PayPoint outlet or Post Office.  
Please note that Victory does not accept cash or cheque payments in person and only by post in exceptional circumstances when you already have the agreement of your Housing Officer.
3. By Debit card over the internet

### Direct Debit or Standing Order

Payment by Direct Debit is encouraged as a quick and easy way to pay your rent. Paying by Direct Debit is easy to set up, and the monthly rent money payable to Victory will be taken from your Bank or Building Society on the 20th of each month.

You may also choose to pay your rent by Standing Order, which can be set up to include weekly, fortnightly or alternative monthly dates if preferred.

Direct Debit can help reduce the risk of accruing arrears and it also helps make rent collection more effective and efficient.

The efficiency and security of the Direct Debit scheme is monitored and protected by your own Bank or Building Society and if an error is made by them or by Victory, you are guaranteed a full and immediate refund from your branch of the amount paid.

If you would like to set up a Direct Debit or Standing Order, you can download the forms from our website at [www.victoryhousing.co.uk](http://www.victoryhousing.co.uk) or by contacting our office.

### Direct Debit Application

Please complete and sign the form, and return it to the address below, ensuring that you put your Tenancy number in the reference number field. Victory staff will be able to confirm what this number is if you do not know. You can contact us at:

**Finance Department,  
Victory Housing Trust,  
Tom Moore House,  
Cromer Road,  
North Walsham,  
Norfolk NR28 0NB  
Telephone: 0845 300 6648**

### Standing Order Application

Please complete the form and send it direct to your bank, ensuring that your Tenancy number is entered and your bank uses this as the 'reference'. Victory staff will be able to confirm what this number is if you do not know. You can contact our office using the details above.

### Rent Payment Card

The Rent Payment Card holds no personal details about the resident or the amount of rent they pay or their account balance – such information is strictly confidential between Victory Housing Trust and our residents.

The card can be used to make payments at various retailers and makes sure that payment gets quickly and accurately credited to the resident's rent account. Joint residents may use the same card but a separate card is required if a resident has both a House and Garage tenancy.

To order a new or replacement Rent Payment Card, please contact our office.



### Using your Rent Payment Card at the Post Office

The Post Office® network, with approximately 14,500 outlets, is the largest retail branch network in the UK. Your nearest Post Office can be found on the Royal Mail website at [www.royalmail.com](http://www.royalmail.com).



All a resident needs to do is hand over the Rent Payment Card at the counter along with their payment. The transaction is processed and a receipt is printed for you to retain as proof of payment. The Post Office will accept cash, cheque or debit card and there is no administration charge.

### Using your Rent Payment Card on the PayPoint Network

PayPoint outlets are usually located in convenience stores and service stations. They are often open in the evenings and at weekends as well as normal business hours. PayPoint outlets are easily identifiable to residents with their prominent branding and distinctive yellow logo. Your nearest PayPoint outlet can be found on the PayPoint website at [www.paypoint.com](http://www.paypoint.com).



Cash payment is always accepted at PayPoint outlets, but some may not accept debit card or cheque payments. There is no administrative charge and you will be issued with a receipt as proof of each transaction carried out.

### Internet Payments

Victory Housing provides a secure Internet Payment Service which allows residents to pay their rent online using a debit card, free of charge, 24 hours a day, 365 days a year. This can be accessed at [www.victoryhousing.co.uk](http://www.victoryhousing.co.uk)

Residents simply enter their payment details and will be emailed a proof of payment when the transaction is complete.



## Service charge terms explained

This glossary lists our service charges and explains what each one is for, so that you can see what you are paying for. Your service charge letter will tell you which charges you have to pay.

### Cleaning of internal communal areas

This charge is for the cleaning of communal areas inside a block of flats or sheltered scheme.

### Communal digital TV aerials

This charge only applies if you share a communal TV aerial. It covers the cost of the installation and ongoing maintenance of the equipment.

### Communal electricity and estate lighting

This charge covers the energy and servicing costs of lighting outside areas and communal inside areas. We pay the electricity supplier for these services and then pass the costs on to you.

This may also include the cost of powering communal TV aerials and communal laundry facilities.

### Communal furniture and equipment

This charge is for the cost of buying and maintaining furniture and equipment in communal areas.

### Communal grounds maintenance

This charge covers all the grounds maintenance we do on your estate such as cutting the grass and weeding shrubs and beds. It may also include cleaning and disinfecting bin enclosures, sweeping paths and car parks, picking up litter, providing salt in cold weather, forestry and playground maintenance

### Communal heating and hot water

This charge applies where there is a communal boiler system supplying heating and hot water to residents' individual homes and to communal areas. It may also include the cost of Legionella testing to make sure that communal water tanks meet water quality standards.

### General repairs and maintenance

This charge is for any general repairs or maintenance to communal areas. It may also include the cost of testing the safety of communal portable electrical appliances in sheltered housing schemes. Portable appliances include televisions, computer equipment and microwaves.

The charge may also include the cost of testing other communal electrical appliances such as door entry or emergency lighting systems.

### Income

This is money Victory receives from the hire of guest bedrooms and communal rooms and the use of coin operated laundries in sheltered housing schemes.

### Laundry equipment

This charge covers the cost of installing and maintaining communal washing machines and tumble driers. It may also include rental costs for machines that are leased.

### Lift maintenance

This charge covers the maintenance, servicing and inspection of passenger lifts. >>



### **Management charge**

This charge covers the time spent organising the services, making sure they get completed on time and get paid for.

Our current management charge is based on 15% of the general service charge cost.

### **Refuse container hire**

This charge is for the hire of large bins which are generally used for blocks of flats.

### **Rubbish removal**

If rubbish is dumped or left behind by residents, we have to remove it. If we know who left it we will recharge them for the costs of removing it.

### **Safety and Security**

This charge may include the cost of installing and maintaining door entry systems. It may also include the cost of all fire detection and fighting equipment in your building including smoke alarms, smoke ventilation systems and fire extinguishers.

In sheltered housing schemes this charge may include the maintenance, repair and servicing costs of providing the emergency call and door entry systems.

### **Septic tanks and bio units**

This only applies to areas where there is no mains sewerage system. The charge covers the cost of providing and emptying the septic tanks or other waste water handling equipment. The charge also includes maintenance and servicing.

### **Utilities**

Utility charges include the cost of electricity, gas and water to communal areas. This charge may also include the cost of any water you use from a communal source, such as a communal standpipe or outside taps.

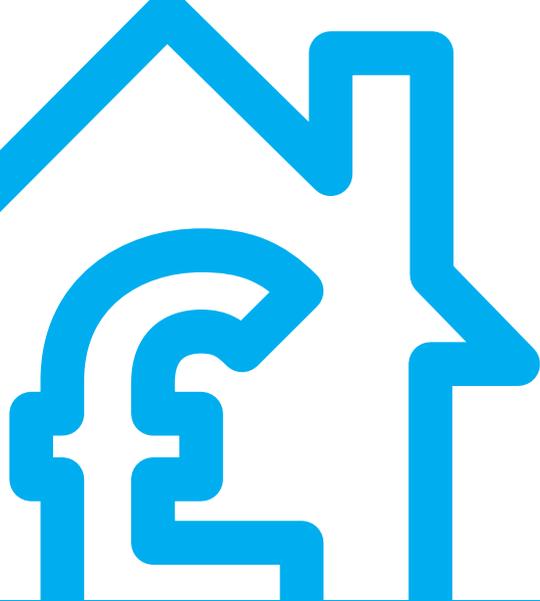
### **Water to individual homes**

The majority of residents pay water and sewerage rates for their home directly to their supplier.

However in a few cases we may be charged for these services by the water company. If this happens we will pass the costs on to you.







Call: 0845 300 6648

Email: [info@victoryhousing.co.uk](mailto:info@victoryhousing.co.uk)

[www.victoryhousing.co.uk](http://www.victoryhousing.co.uk)



If you would like this leaflet in large print, audio, Braille, another language or an alternative format, please contact us and we will do our best to help.