

Your rent and service charges explained

Shared owners and leaseholders



Your rent: payable by shared owners who part-rent and part-buy their home (this is different to the ground rent paid by leaseholders).

Your service charge: the money you pay towards the day to day running costs of the neighbourhood you live in. Typical services include the cleaning and lighting of shared communal areas and grounds maintenance.

Rent and service charges

Your questions answered

How is the service charge calculated?

In February each year we estimate your service charges and send you a schedule document showing what is owed and how we worked it out.

Costs like gardening and cleaning are unlikely to change as we agree costs for these services in advance, but other costs such as electricity are quite likely to change through the year.

At the end of the financial year we check the actual costs to compare the difference.

We will send you a written statement showing the final service charge accounts by 30th September each year.

Where we have spent less on providing the services than we charged you, there will be a credit, which means we owe you money. Where we have spent more on providing the services than we charged you there will be a debit, which means you owe us money.

What are 'management charges'?

Your service charges show what the actual services cost. Management charges cover the time spent organising the services and ensuring they get completed well, and paid for.

Our current management charge is based on 15% of the general service charge cost. The only variations to this will be leases or agreements that have another defined management charge.

There are some charges for the services we provide. These include handling legal issues when buying or selling your home and charges for when you need a specific service from us, such as:

- transfer of lease
- remortgage with no further borrowing
- remortgage with further borrowing
- home improvements
- copy of lease
- extension of lease
- staircasing (increasing the share of the property you own until you own it completely)

We can provide further information and costs if requested.

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

Please tell us by contacting the **Customer Service Team**, using the contact details on the back of this leaflet.

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.

I'm a shared owner and I part-rent, how did Victory calculate my new rent?

We have calculated the rental element using the formula specified in your lease. The service charge is excluded from this calculation.

The right to appeal

In rare cases where you feel that our service charges are unreasonable, you may wish to put your case to a First Tier Tribunal.

What is a First Tier Tribunal?

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). It will hear a case from both the landlord and resident parties, investigate the case, then issue its decision in writing as soon as possible after the hearing.

How much does it cost?

Some applications involve a fee. You can find information about these within the application form.

Applications should be made on the relevant forms.

You can request these in a number of ways:

Telephone: 01223 841 524

Website: www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber

Email: rpeastern@hmcts.gsi.gov.uk

Address:

First Tier Tribunal (Property Chamber)
Residential Property Eastern Region
Cambridge County Court
197 East Road
Cambridge
CB1 1BA

Service charge terms explained

Your service charge letter will tell you which charges you have to pay.

Buildings insurance

This is the charge for insurance which covers the rebuilding costs and the structure of each building against future risks. Victory arranges this on your behalf. Contents insurance, which insures your belongings against loss or breakage, is your responsibility to arrange.

Personal and Public Liability Insurance is sometimes included in your contents insurance policy. This covers things like a visitor tripping over a loose rug or if you accidentally injure someone when you're outside of the home. Always check to see if you are covered.

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 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.

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.



Communal grounds maintenance (continued)

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.

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, but if not this will be recovered through your service charge. Our grounds maintenance standard is listed on page 11.

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.

Furniture and equipment in communal areas

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

General repairs and maintenance

This charge is for any general repairs or maintenance to communal areas.

Ground rent

Ground rent only applies to leaseholders. It is a payment you make to your landlord as a condition of your lease. It is usually a small payment once a year. We will tell you if you need to pay ground rent.

Lifts

This charge covers the maintenance, servicing and inspection of passenger lifts. For newly installed or refurbished lifts, this charge also covers the depreciation cost of the lift.

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.

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.

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.

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.

Paying your rent or service charge

You can pay your rent in a number of ways:

1. By Direct Debit
2. By Rent Payment Card at any PayPoint outlet or Post Office.
3. By debit card over the internet
4. Using the allpay Payment App
5. By text message
6. By telephone
7. By Standing Order

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 our Income Management Team.

Pay by Direct Debit

Direct Debit is a simple, convenient and safe payment method, preferred by more than half of UK bill payers. The Direct Debit Guarantee applies to all Direct Debits and it protects you in the rare event that there is an error in the payment.

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

We are able to offer Direct Debits on every date of the month by collecting our payments via allpay Limited. You can choose to pay weekly, fortnightly, monthly or quarterly.

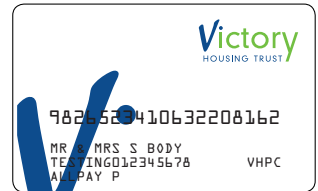
To set up a Direct Debit, contact our Customer Services Team and the process can be completed over the telephone. We can provide a form for you to complete if necessary.

Pay in person

You can pay with cash at any shop displaying the PayPoint logo, or by cash, cheque or debit card at a Post Office. You will need your Victory Payment Card handy.



The Victory Payment Card holds no personal details about the resident or the amount of rent they pay or their account balance. The card itself has no value.



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 us.

You can find your nearest PayPoint outlet at www.paypoint.com. Find your nearest Post Office at www.royalmail.com.

Pay online

Visit www.allpayments.net to make a secure online payment. You must register online before making your first payment. When you come to make your payment, have your payment reference handy with your debit card. Available anytime.

Use the allpay payment app

Debit card payments can be made at anytime using the allpay Payment App. This is available to download for free for Apple, Android and Windows smartphones.

Visit www.allpay.net/allpay-payment-app for more information.



Pay by text message

Use your payment reference and debit card to register at www.allpayments.net/textpay. Text 'pay' plus the text code you set up during registration along with the amount you want to pay and your password (the last four digits of your debit card) to 81025. Available anytime.

Pay by telephone

Call allpay on 0844 557 8321. Have your payment reference and a pen handy with your debit card on this automated service. This is available anytime. You will be given an authorisation code as proof of payment, which you should keep a note of in case of payment queries.

Pay by Standing Order

You can set up a Standing Order directly with your bank or building society. Contact us to find out more.

Trouble paying your rent

If you have problems paying your rent for any reason, please let us know straight away. We can put you in touch with people who can help you with budgeting and creating a plan to pay off any debts you owe.

We will deal with you fairly and will consider any specific problems you may be facing. However, we will not ignore your unpaid rent. If you do not pay off your rent arrears, or if they increase, we will begin legal proceedings. In serious cases this could lead to you losing your home.

Tenancy Support Team

Victory's Tenancy Support Team can help with benefits and budgeting, adaptations and a range of other aspects of your tenancy. Contact us to find out how we can help.

Victory's grounds maintenance standard for communal areas

Grass cutting 15 times per year throughout growing season. The grass cuttings are collected from sheltered housing sites only

Shrubs/hedges/small trees pruned once or twice per year, dependent upon species

Paths/parking areas weed sprayed two or three times per year, depending upon growth

Litter picking carried out whilst operatives on site (i.e same frequency as grounds maintenance visits)

Gritting of sheltered housing sites only as per site plans with marked up areas – this is done by the estate caretaker when deemed necessary due to the weather

Digging of beds and application of chippings done once a year during the winter maintenance works

Edging of grassed areas once a year during winter works

Leaf clearance only cleared from shrub areas during winter maintenance works, not from grassed areas once the cutting season has finished. Exceptions are on sheltered housing sites where the leaves are on the paths or an area where they would blow over the paths. This is done by the estate caretaker not grounds operative

Outdoor play areas weekly safety inspection

Sweeping of paths/paved areas only on sheltered housing sites, done by the estate caretaker

Contact Victory

Call us any time on

0330 123 1860* Charged at same rate
as 01 and 02 numbers

Email: info@victoryhousing.co.uk

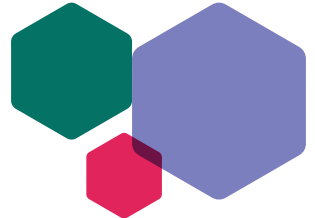
Visit: www.victoryhousing.co.uk

 **Twitter:** @VictoryHousing

 **Facebook:** facebook.com/victoryhousing

Write to: Victory Housing Trust, Tom Moore House,
Cromer Road, North Walsham NR28 0NB

Visit us at: Tom Moore House, Monday to Friday
between 8:30am and 5pm



*We record all phone calls that we make and receive, for quality and training purposes.
