

Your rent and service charges explained

Tenants

Your rent:

The money you pay to Victory for the cost of providing, managing, maintaining and improving your home.

Your service charge:

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

Rent and service charges

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 have to send an official Rent and Service Charge Notice by law. We are not allowed to change the wording or layout of it, so we also send our own rent letter to ensure our residents have the information they need.

How have you assessed the rent?

We have calculated the rent in line with Government legislation. For social rents, 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.

If you receive Universal Credit, it is your responsibility to report changes in your rent and service charge. You can use your rent change notification letter as proof of your rent.

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

What is a '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, estate or property. If we spend more on providing services than we charge you, we will pay the difference to make up the amount. If we spend less on providing services than we charge, any money left over will not be refunded.

What is a Section 13(2) Rent and Service Charge Notice?

A Section 13(2) Rent and Service Charge Notice is a legal document that tells you the new amount of rent Victory will charge you and the date you will start paying it.

The law says we must send it to all residents with a rented tenancy agreement.

The notice comes with a set of guidance notes. The first six 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.

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

If you think there is an error in the calculation of your service charge please contact us, using the contact details on the back of this leaflet. 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 an independent tribunal. The guidance notes you received with your Section 13(2) Rent and Service Charge Notice can help you with this.

What happens at a tribunal?

If you put your case to a tribunal, it will be reviewed by an independent committee of two or three people (usually a lawyer, who is often the chairperson, a valuer and a member of the public). You will need to make a written application to them.

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.

Cleaning of internal communal areas

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

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.

Management company fees

For some of our properties the estate will not be adopted by

the County Council. Under these circumstances, the estate will be maintained by a management company. The management company will typically be responsible for the grounds maintenance to open spaces, general repairs and maintenance, public liability insurance, street lighting, drains, paths and roads, and they can also recharge their fees and overheads. The items maintained by the management company will vary on each development.

Victory will receive demands for service charges from the management company. We will pay the service charge and pass on this charge to you as part of our service charge.

Communal grounds maintenance

This charge covers all the grounds maintenance we do

Service charge terms explained continued

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.

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.

Water to individual homes

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

Income

This is money Victory receives from the hire of guest bedrooms and communal rooms

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 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. It may also

include the cost of testing the safety of communal portable electrical appliances in sheltered housing schemes. Portable appliances include microwaves and kettles. It may also include the cost of testing other communal electrical appliances such as door entry or emergency lighting systems.

Safety and security

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

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.

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.

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, maintenance and servicing.

Utilities

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

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 **Online**
4. by using the **allpay Payment App**
5. by **Text Message**
6. by **Telephone**
7. by **Standing Order**

Please note that Victory only accepts cash or cheque payments in exceptional circumstances when you already have the agreement of our Income Management Team.

1. 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.

2. 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 you or your rent account.

Joint tenants 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



3. 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.



4. 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.

5. 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.

6. Pay by Telephone

Call allpay on **0330 041 6497**. 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.



7. 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.

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 schemes for over 60's 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 schemes for over 60's 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 schemes for over 60's.

Contact Victory

Call us any time on

0330 123 1860*

* Charged at same rate as 01 and 02 numbers. We record all phone calls that we make and receive for quality and training purposes.

Email: info@victoryhousing.co.uk

Visit: www.victoryhousing.co.uk

 @VictoryHousing

 facebook.com/victoryhousing

Write to or visit us at

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

Monday to Friday
8:30am - 5pm



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

Produced by Affinity www.affinityagency.co.uk