

What about Housing Benefit or Universal Credit (UC)?

If you are in receipt of Housing Benefit or Universal Credit all or some of your rent and service charges will be covered through your benefits. You are still responsible though for paying your rent and by law we have to notify you of any changes to the amount you have to pay.

We will notify your local Housing Benefit office of any changes to your rent or service charge. If you are in receipt of Universal Credit you will need to notify the Department of Works And Pensions of any changes. You will need to provide them with a copy of your rent change letter so that they can re-assess your benefit accordingly and pay you or us the correct amount.

** It's important that you do this as failure could result in you falling into arrears or having to pay any overpayment back**

Amending your payments

If you are already paying your rent by Direct Debit you don't need to do anything as we will amend the amount that your bank pays to us. If you pay by standing order you will need to contact your bank to amend your payments.

Direct Debit for your Convenience

We provide an any day/any frequency Direct Debit service to make it easier for you to pay your rent and service charges. Set up is simple and can be done over the phone in just a few minutes.

For more information call us on **01782 968566** or go to our website www.stokeontrenthousingsociety.org.uk

How to get in touch

- Go to our website at www.stokeontrenthousingsociety.org.uk
- Email: info@stokeontrenthousingsociety.org.uk
- Telephone: **01782 968566**
- In person at our Customer Reception, Dickson House, Ridgway Road, Hanley, Stoke on Trent ST1 3AX (check website for opening times)
- Write to us at The Trevor Jones Office, Hammond House, Ridgway Road, Hanley, ST1 3AX



Rent and Service Charges



This leaflet explains what rent and service charges are, how they are decided and more.

If you need help understanding the information, require this leaflet in larger print or need more specific advise please contact us on **01782 968566**.

What is rent?

Rent is payable on your property for the cost of providing, managing, maintaining and improving your home. The money we raise through rent collection goes back into providing services and maintaining our homes.

 Repairs, maintenance and buildings insurance of homes	 Improving homes to make sure they reach government standards
 Office and staff costs	 Management costs, i.e. collecting rent and dealing with neighbourhood issues

Most of our tenants pay what is called a social rent or an affordable rent, which is set once a year. It should be lower than what you would pay to a private landlord for the same kind of property.

The amount and how often you need to pay will be clearly identified in your tenancy agreement and any letters about changes in your rent

How is my rent decided?

The rent you pay is dependent on the type of tenancy agreement that you have.

- **Starter and Assured tenancies**—we will charge you a social rent
- **Affordable Rent tenancies**—80% of local market rent is charged.

How and when is my rent changed?

The government sets out the guidelines on how housing associations calculate rent.

In 2015 they announced that our rents will reduce by 1% each year for four financial years from April 2016. After this the calculation will revert to the usual formula of the current rent and the Consumer Price Index (CPI) % plus 1%.

You will be given a minimum notice period of one month to let you know that your rent is going to change. We will write to you with this information and this is the legal notification that your rent is going to change. Any changes to your rent are effective on the first Monday in April.

What is a service charge?

A service charge is an additional payment towards the cost of providing and maintaining communal areas and services outside your home. You only pay for the services that you receive.

We do not make any profit from service charges.

What is included within the service charges?

The services we provide differ depending on where you live and the local facilities available.

Examples of services covered include:

- * Providing and maintaining lifts
- * Cleaning communal areas, windows and removing dumped rubbish
- * Repairs to shared facilities such as door-entry systems and lighting
- * Providing fire fighting equipment, including repairing emergency lighting
- * Providing water and electricity to communal areas
- * Gardening of communal areas
- * Estate services and admin fees

Details of your service charges will be confirmed to you annually in your rent and service charge notification letter.

How are service charges calculated?

Each year we assess how much we expect to spend on providing services to your property. This is based on an estimate of costs and it includes inflation and reflects the costs charged by our contractors. This is a fixed service charge.

These costs are then apportioned by the number of properties in each relevant scheme.

We regularly review our service costs to ensure that they deliver value for money and to ensure that our charges remain as accurate as possible.

What if I don't agree with my rent or service charge changes?

Please contact us first so that we can explain the changes.

If you are not satisfied with the answer, then in most cases you have the right to refer the change to a Rent Tribunal. This must be done prior to the new rent and or service charge taking effect.

If you agree that you receive a service but are not happy with the service provided, we would also like to hear from you.