

All about **your rent and service charges**

**2021
update**



**Connect
housing**

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HOW YOUR RENT IS SET



From April 2020, all social housing and affordable rents are increased by CPI* +1%

This booklet explains what this means for you, our rent setting policy, service charges, how we increase them and offers information on support and guidance if you need it.

The way your charges are set depends on when your home was built and how it was funded.

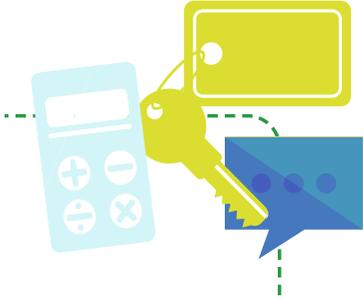
However, your tenancy agreement is a legal document and if it says something different, we can only increase your rent by whatever the tenancy agreement allows us to.

*CPI is the Consumer Price Index as at September 2020 which was 0.5%

THE FORMULA FOR SOCIAL RENTS

The Government's rent setting formula is designed to make sure that the rents set by social landlords are fair and consistent.

Between April 2016 and April 2019, all social housing rents received a 1% reduction. However, from April 2020, all social housing and affordable rents increased by $CPI + 1\%$.



Your rent and service charges are reviewed annually in April. We will give you one month's notice in writing before increasing your charges.



If you think we have made a mistake in setting your rent, let us know and we will review it. If you do not agree with the rent increase you can ask for it to be reviewed by a tribunal. The information we send you with your rent increase will tell you how to do this.

SERVICE CHARGES

A service charge is a payment towards the cost of providing services to communal or shared areas for repairs, maintenance, insurance and management costs.

The frequency and nature of works will vary, depending on the make up and size of your estate. Below is a general guide to the kind of services we charge for and the frequency with which they are generally carried out.

GROUNDS MAINTENANCE

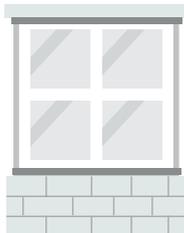
Usually includes:

- grass cutting
- maintenance of other garden/ estate shared areas
- some schemes include hard standing areas like car parks
- the wider estate area (not just the area immediately surrounding your home).

Grounds maintenance is currently undertaken by external contractors on a fortnightly/monthly or quarterly basis depending on the size and amount of works required. It is usually undertaken between April and October. Between November and March some schemes may still get monthly visits from our contractor.

WINDOW CLEANING

We will clean communal windows every two months generally. Some schemes are cleaned monthly or quarterly.



COMMUNAL CLEANING

This covers the cleaning of internal communal areas and is undertaken by our in-house teams or external contractors. It involves disinfecting, cleaning and mopping. Charges under this section may include one-off charges for clearing large items of rubbish/litter that has been left on site.

Communal cleaning will generally be undertaken either weekly or fortnightly.

EQUIPMENT MAINTENANCE

This includes annual servicing and repairs to lifts, door entry and CCTV systems, fire alarms and repairs and replacements of fire extinguishers.

A list of services that apply to your home and their individual costs are provided to you on a schedule when you move in and then each year with your rent increase letter.

If you want to know the specific frequency of the works for your estate please contact our Property Services Team on **0300 5000 600**.

OUR MAIN TYPES OF TENANCIES



SOCIAL RENTED

The majority of our homes are for social rent which will be lower than the private sector. We have to use a government formula when we set and increase these rents.

Most of our tenants will have 'assured' tenancies and we will apply the formula when we calculate the rent increase each year.

A small number of tenants will have 'secure' or 'fair rent' tenancies. For these tenants, the rent is set by the Independent Rent Service every two years.

AFFORDABLE AND INTERMEDIATE RENTED HOMES

These homes are set at 80% of market rents. Before you move in, the 'affordable' or 'intermediate' rent is calculated.

The affordable rent will be increased every year by the government formula.

The intermediate rent will increase annually to 80% of the new market value, if there has been a change in the valuation.



MARKET RENT HOMES

A small number of our homes are let at market rent. This means we charge the same as a private landlord. Rents for these are set using a local lettings agency and a database of market rents.

MAKING CHANGES TO YOUR PAYMENTS

If you have received a letter from us it will show the new amount you will need to pay and what date this will start from. You will need to amend your payments accordingly to reflect the new amounts as follows:



STANDING ORDER	Contact your bank and give them details of your new payment amount. Please note that we cannot do this for you.
DIRECT DEBIT	You don't need to do anything. In the next couple of weeks, a letter will be sent to you from Allpay confirming the new payment amount. If you are in rent arrears, this new amount will include payment towards this.
HOUSING BENEFIT	You will need to advise your Housing Benefit Office of this change. If your Housing Benefit is being paid directly to Connect Housing, we will notify them of this change.
UNIVERSAL CREDIT	If you are in receipt of Universal Credit, you will need to advise the Universal Credit Service Centre of your change in rent. You will need to do this through your digital account by logging onto your journal.

DON'T FORGET

If you already have an arrangement with us to repay any outstanding amounts (for rent or other things such as repairs or court costs), please remember to include that agreed amount when you are working out how much you need to pay each week or month.

RENT COLLECTION POLICY

Our new Rent Collection Policy was launched last year and below is a summary of it. If you wish to see a full copy please contact us.

PAYING RENT ON TIME

We expect all our tenants to pay their rent 'on time' when it is due.

- Paying your rent 'on time' means your rent statement should never show in arrears.
- Rent is due on each Monday or the 1st of the month, depending on if you are charged weekly or monthly. If you wish to pay on any other day, you will be asked to pay in advance.
- If you are currently paying in arrears, you will be asked to increase your current payments so that you eventually pay 'on time'.



HOW WE CONTACT YOU

- If we need to contact you we will do this by email or text messaging first.
- We will only send you letters in the post where we feel there is a need to.
- If we need to see you in person we may ask you to attend an appointment in the office.
Please note that during the current Coronavirus pandemic, our offices are closed to the public.
- We will continue to visit tenants who need help from our Money Matters Team.

YOUR RESPONSIBILITIES

- If you have outstanding issues with Housing Benefit or DWP you will be expected to resolve these by speaking to them direct.
- If you tell us about any vulnerabilities that mean you are unable to liaise with relevant services, we will ensure you will receive support from our Money Matters Team.



REFUNDS OF CREDIT BALANCES

- Credits on accounts will only be refunded if it means your account will not show in arrears at any point.
- If your rent is paid by Housing Benefit or Universal Credit this means leaving a credit of one month.

PAYING YOUR RENT

- We are asking all tenants to pay rent by Standing order or Direct Debit where possible.
- If you cannot pay your rent, please speak to us immediately. We will try to help you maximise your income so that you can pay your rent by referring you to our Money Matters Team.

UNIVERSAL CREDIT

Under Universal Credit, claimants will get a one lump sum payment for all their living and housing costs. This means they will be responsible for paying their own rent and will have to manage their own finances on a monthly basis.

Universal Credit is replacing the following benefits:

- **Child Tax Credit**
- **Housing Benefit**
- **Income Support**
- **Income-based Jobseeker's Allowance (JSA)**
- **Income-related Employment and Support Allowance (ESA)**
- **Working Tax Credit**

If you have to make a new claim for any of the above benefits or are currently on one of the above benefits and have a change in your circumstances, you will have to make a new claim for Universal Credit.

In order to do this, you will need to have an email address and be able to access the internet.

If you need help to make a claim or with setting up an email address, or accessing the internet please contact our Money Matters Team (details on page 11).

WAYS TO PAY

There are many ways to pay your rent – now might be a good time to have a look at which is the most convenient for you.



ONLINE

You can pay your rent online anytime at www.connecthousing.org.uk/payrent

You can also pay by bank transfer. You don't need a payment card to do this.

Account name:
Connect Housing
Association Ltd
Sort code: 050020
Account number:
11374158



BY PHONE / STANDING ORDER

You can use your rent swipe card, debit or credit card to pay your rent over the phone or set up a standing order. Call us on:

0300 5000 600 to set either of these options up. You can also call the automated Allpay service on **0330 041 6497**.



AT A PAYPOINT LOCATION

With an rent swipe card, you can pay your rent at the counter of any Post Office, supermarket, local shop or petrol station displaying the PayPoint logo.



BY SMARTPHONE APP

If you have a rent swipe card, you can use the free rent app to make a payment. You can download the app from the Apple App Store, Windows Phone Store and Google Play.



BY POST

Make cheques payable to Connect Housing Association Ltd, write your name and address on the back and send to:

Connect Housing, 21 Bond Street, Dewsbury, WF13 1AX.

Please do not send cash through the post.

MORE OPTIONS TO PAY WITH A PAYMENT SWIPE CARD

If you need a payment swipe card just call us on **0300 5000 600** and we will arrange for one to be sent to you.



HERE TO HELP

Our **Money Matters** service provides free confidential support and advice on all money management and welfare benefit issues to help you take control of your finances. Call the team on **0300 5000 600** or email **money matters@connecthousing.org.uk**

The team can help you:



Understand welfare reform and changes to benefits including help with making a claim for Universal Credit



Look at your budget and access debt advice



Lower your energy bills, improve energy efficiency and pay off fuel debts



Get online and improve your digital skills



Create your CV, search for jobs and access volunteer or apprenticeship opportunities

We can help you understand this information in your language.

**We can also provide documents in large print or audio.
Please contact us, if required.**

CORONAVIRUS AND RENT PAYMENTS

We understand that the past year has been very difficult for everyone in the country, not least of all our tenants. We would like to thank you for your patience and understanding and your continued commitment to your responsibilities as a tenant of Connect Housing.

At the onset of the coronavirus crisis, we made a commitment to ensuring the safety and security of all our tenants and want to reassure you that this is still a priority.

During the pandemic our priorities are to:

- 1. Keep people secure in their homes**
- 2. Help people get the support they need**
- 3. Act compassionately and quickly where people are struggling**

Whilst we want to make sure tenants continue to pay their rent, we know that many of you will be facing challenging situations, either through self-isolation, reduced working hours or temporary/permanent loss of employment. This will inevitably have a knock on effect on your financial situation and your ability to pay your rent.

We want you to know that we are here to support you if you are struggling to pay your rent and will not evict anyone who is affected financially during the pandemic.

We ask you that you contact us immediately if you are going to struggle to pay your rent and that you maintain regular contact with us. Our Income Collection Team are currently contacting tenants, but please do not wait for one of them to contact you.

Our staff will listen and understand your situation and will offer the appropriate advice.

This may include allowing you to defer payments or make reduced payments.

All we ask is that you maintain regular contact and work with our Officers on a plan to get your payments back on track.

CONTACT US

 0300 5000 600

 hello@connecthousing.org.uk

 www.connecthousing.org.uk



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