



## **Frequently Asked Questions – Rent and Service Charge review 2019/2020**

If you have a query regarding your rent and service charge, please contact us at [myrent@tridentgroup.org.uk](mailto:myrent@tridentgroup.org.uk) by Friday, 15 March 2019 so that we can investigate your concerns.

Notifications of your new rent and service charges are being sent to you and give you 28 days notice of your new charge which will be payable from Monday, 1 April 2019.

We understand you may have some questions about the information enclosed so have prepared this leaflet which may go some way into answering your concerns.

<b>How is my rent calculated?</b>	
Tenant	For assured, introductory or starter tenancies under “Social rent” and “Affordable rent” under government policy (which may change) we are required to reduce your basic rent by 1% each year compared to the previous years, for four year starting April 2016.
Shared Owners	Shared Owners will see their rent increased based on the RPI detailed within their rent agreement.
<b>Does the 1% reduction apply to my service charge?</b>	No, the 1% reduction does not apply to service charges and any other charges which do not form part of the basic rent.
<b>Do I need to alter my Direct Debit?</b>	If charges have increased we will adjust your Direct Debits to reflect this. If charges have decreased, to help get account payments in advance, we will not change the Direct Debit. Once the account is a full month in advance the Direct Debit can be amended.
<b>How do I pay my rent / service charge?</b>	
Direct Debit	<b>Our preferred method is by Direct Debit.</b> To setup these payments please contact us at <a href="mailto:myrent@tridentgroup.org.uk">myrent@tridentgroup.org.uk</a> and a member of the Locality team will assist you and guide you through the process.
Standing Order	To set this up please contact us at <a href="mailto:myrent@tridentgroup.org.uk">myrent@tridentgroup.org.uk</a> .
Telephone	You can call us on <b>0121 633 4633</b> during our office opening hours <b>Monday – Friday, 9am - 4pm</b>
Allpay	You can pay through Allpay in several ways:  <b>Allpay payment card</b> - You can use your Allpay payment card to make payments to your account. These cards are accepted at all Post Offices and stores who display the Paypoint or Payzone signs.

	<p><b>Allpay online</b> - Log on to Allpay at <a href="http://www.allpay.net">www.allpay.net</a> to pay your account by debit or credit card. Select 'Make a payment online' and follow the instructions. You will need to have your swiipe card numbers to hand.</p> <p><b>Allpay payment app</b> - if you own a smartphone you can now download the Allpay app. This app will allow you to pay your rent at any time.</p>
Cheque	Please make cheques payable to Trident Housing Association and write your name and address on the back of the cheque.
In person	Visit us at <b>239 Holiday Street, Birmingham, B1 1SJ</b> where we can accept payment by cash, cheque and card.
<b>I am in receipt of Universal Credit do I need to inform the DWP (Department of Work and Pensions)?</b>	Yes. If you receive Universal Credit you must notify the DWP of the change via your online journal so they can amend your claim. If you delay in informing the DWP, your claim will not be backdated and you will need to pay any shortfall. If you require any assistance with this please contact our Welform Reform Officer, John Pexton for support at <a href="mailto:john.pexton@tridentgroup.org.uk">john.pexton@tridentgroup.org.uk</a>
<b>I am not happy with my new rent can I appeal against it?</b>	Yes if you do not accept the proposed new rent in the first instance you can contact us directly either by <b>phone 0121 633 4633</b> or by email <a href="mailto:myrent@tridentgroup.org.uk">myrent@tridentgroup.org.uk</a> . If you do not wish to discuss it with ourselves you can refer the rent notice to the Housing Ombudsman Service. More information around this process can be found at the following link: <a href="https://www.housing-ombudsman.org.uk/useful-tools/fact-sheets/charges/">https://www.housing-ombudsman.org.uk/useful-tools/fact-sheets/charges/</a>
<b>Service Charges</b>	
<b>What are service charges?</b>	Service charges are the cost of providing specific services over and above the core management of properties.
<b>What if I think my service charge is incorrect?</b>	If you have a query in relation to your 19/20 service charge please contact us by <b>Friday, 15 March 2019</b> so we can investigate your concerns.
<b>Are all service charges eligible for Housing Benefit/ Universal Credit?</b>	No. Some service charges, such as heating individual flats or Warden Call provisions, are not eligible for Housing Benefit/ Universal Credit. Tenants must pay this charge themselves.
<b>How is my service charge calculated?</b>	Service charges are calculated on the previous year's actual costs. This is then divided between all properties in the area that benefit from that particular service.
<b>Who can I contact to discuss my personal financial situation?</b>	We can support you with any enquiry you may have concerning your financial situation. In the first instance you should contact your Locality Officer or Intensive Housing Management Officer (IHMO), alternatively you can send an email to: <a href="mailto:myrent@tridentgroup.org.uk">myrent@tridentgroup.org.uk</a>

**What services are Trident Group charging for?**

**Tenants will only pay charges applicable to their property. Possible charges and descriptions are detailed below.**

<b>Communal Cleaning</b>	The cleaning cost of any shared communal areas at your scheme, including window cleaning if applicable.
<b>Communal lighting, power and maintenance</b>	Cost for any shared communal area at your scheme.
<b>Central heating and hot water systems (Communal)</b>	Heating and hot water (electricity/ gas) in any shared communal area.
<b>Communal grounds maintenance</b>	Gardening services provided to communal green spaces in any shared area.
<b>Health and Safety</b>	Fire risk assessments, Legionella, emergency lighting, electrical safety testing etc.
<b>Third party management and administration</b>	Third party management agency fees, including managing agents and associated costs.
<b>Communal water</b>	Communal water provided with the communal area.
<b>Refuse/ fly tipping</b>	Removal of fly tipped rubbish left in any shared communal area.
<b>Provisions</b>	Cyclical replacement of various items specific to your shared communal area, for example, replacement of door entry system, bin store etc.
<b>Admin fee 15%</b>	Standard administration charge to fund service charge management and collection.
<b>Staffing cost and/ or Intensive Housing Management</b>	Staffing costs if provided.
<b>Sundry Items</b>	Small miscellaneous items or services within shared facilities e.g. toilet rolls in communal toilets.
<b>Tenant accommodation specific charges</b>	These charges are applied and charged as part of your tenancy agreement.
<b>Ground rent</b>	Ground rent payable as a leaseholder to the freeholder of the property.
<b>Emergency call</b>	Cost to manage and maintain the warden call system.
<b>Garden Maintenance</b>	Individual garden maintenance provided at some individual properties.

<b>Communal furniture replacement</b>	Communal furniture replacements for items in shared communal areas.
	<p>Other service charges may include:</p> <ul style="list-style-type: none"> <li>• Cleaning materials</li> <li>• Communal laundry equipment maintenance</li> <li>• Communal parts cleaning, including carpets</li> <li>• Communal heating system maintenance</li> <li>• Statutory testing – Legionella</li> <li>• Communal window cleaning</li> <li>• CCTV depreciation</li> <li>• Communal lighting depreciation</li> <li>• Communal TV aerial depreciation</li> <li>• Door entry control system depreciation</li> <li>• Fire equipment depreciation</li> <li>• Furniture, carpet and equipment depreciation, including             <ul style="list-style-type: none"> <li>• area ventilation</li> <li>• Heating (depreciation of boiler)</li> <li>• Laundry equipment depreciation</li> <li>• Paladin depreciation</li> <li>• Platform/passenger lift depreciation</li> <li>• Stair-lift depreciation</li> <li>• Warden call depreciation</li> <li>• Abandoned vehicle removal costs</li> <li>• Audit fees/consultancy</li> <li>• Car park maintenance</li> <li>• CCTV maintenance</li> <li>• Communal area ventilation</li> <li>• Communal furniture/carpet renewals</li> <li>• Door entry maintenance</li> <li>• Laundry income</li> <li>• Maintenance of communal cooker/electrical Items</li> <li>• Refuse management IC containers</li> </ul> </li> </ul>
<b>Why do tenants pay for fly tipping/ graffiti?</b>	<p>In order to maintain the good appearance of our communal areas it is necessary to have in place service provisions to deal with reports of fly tipping and graffiti in a reasonable time period and in keeping with the service standards agreed with residents.</p>
<b>Why am I paying a different service charge to my neighbour/ someone else on my estate?</b>	<p>The charges are apportioned out against the total cost based on the area where residents are living and the services which they receive. Other resident's services could be different due to the property and/ or tenure type being different; or the area covered by their property may be different.</p>