

## Information for Tenants

Leaflet No. 1  
(Issue Feb 2015)

# Rents and Service Charges

**This leaflet explains how your rent and service charges are fixed. It explains what to do if you are unhappy with the amounts charged. This leaflet also explains the different ways to pay and how to get help if you are having trouble affording your rent.**

## Rents and Assured Tenancies

If your first tenancy with Arcon began after 15th January 1989 your rent is set by Arcon in line with our annual rent plan.

Your rent is written in your tenancy agreement. It cannot be increased until twelve months after the start of your tenancy and at twelve month intervals afterwards.

To protect you from large rent increases, the Government has said that no rent will rise by more than the rate of inflation plus 1%. It took this step to standardise the way rents are set by housing associations, so that rents are similar for properties of a similar size, location and condition.

Your rent must be set at a level that is affordable to families on low incomes but and it must cover the costs of the building, its management and maintenance. The rent will also reflect the age, condition and location of the property. All these obligations mean that rents for assured tenants can be higher than rents for secure tenants.

## Rents and Shared Ownership

If you live in a shared ownership property, the rent you pay is based on the value of the amount of the property still owned by Arcon. Your rent will be increased every year by the rate of inflation plus 1%.

## Rents and Secure Tenancies

If your first tenancy with Arcon began before 15th January 1989, your rent is fixed by the Independent Rent Officer service. The Rent Officer will set a rent appropriate for the age, character, locality and state of repair of the property. The rent will take no account of your personal circumstances nor will it include the value of any improvements that you may have made.

Once the rent is decided, the Rent Officer will send you a copy of the rent register for your home. The rent stated on this register is the most the Association can charge and this rent cannot be changed for two years from the date of registration. Every two years the Association will ask the Rent Officer to register a new rent.

## Service Charges

Service charges cover the costs of items such as gardening and lighting in communal areas and maintaining lifts and door entryphones. Although these charges are part of the total weekly sum that you pay for your home, they are not the same as rent. They are the cost of maintaining facilities that are not part of the structure of the building. These costs will change from time to time because electricity charges may go up or because specialist maintenance contracts may increase in price.

The amount you are required to pay for service charges is stated in the tenancy agreement when you move into a new home. Charges for assured tenancies and most secure tenancies are reviewed once a year. Certain secure tenancies, depending on the terms of their rent registration, may only have their service charges reviewed once every two years.

You can ask for a summary of the costs on which their service charge is based. You can also inspect the accounts on which the summary is based, and to challenge any charge felt to be too much. Contact your housing officer if you wish to exercise this right.

## Appeals against Rent and Service Charges

If you believe your rent or service charge is too high, you should contact your Housing Officer and follow Arcon's normal complaints procedure. (See Information for Tenants Leaflet, No. 12).

If you are not satisfied you can appeal to an independent body called the Rent Assessment Committee.

If you are a secure tenant, the Rent Assessment Committee will reassess your rent. It may increase, decrease or agree with the rent set by the Rent Officer. If you are an assured tenant, the Rent Assessment Committee will consider your rent and service charges by comparing them to what is being charged on the open market.

Market rents are usually above Arcon's rents so tenants are strongly advised to seek independent advice from a Citizens Advice Bureau or a Law Centre before approaching the Rent Assessment Committee.

**Northern Rent Assessment Panel,**  
Residential Property Tribunal Service  
1st Floor  
5 New York Street  
Piccadilly  
Manchester  
M1 4JB  
Tel. 0161 237 3656

## How to Pay Your Rent

We offer a range of methods for you to pay your rent and help you manage your tenancy. Your housing officer can explain the options available to you which include:

### By Standing Order

Please contact us or speak to your housing officer about setting up a standing order.

### By Direct Debit

Please contact our Finance Department to set up Direct Debit payments.

### Payzone

You can pay at any Payzone outlet, as well as at the Post Office if you have a rent card. Please contact us for further details and to order a rent card.

### By Credit/Debit Card

You can pay by debit or credit card online using BillPay at [www.arcon.org.uk](http://www.arcon.org.uk) or you can visit our office or telephone 0161 214 4120 during working hours.

### By Cheque

You can post or hand deliver cheques to Arcon. Please write your tenant reference code on the back of the cheque. If you do not know your tenant reference code, write your name and address instead.

### By Cash

You can also hand pay by cash by coming into the office during working hours. 9am-5pm.



## Help With Your Rent

### Housing Benefit

All Arcon rents and most service charges are eligible for housing benefit. For more information contact your local authority. Your housing officer can also give you advice on whether you may be eligible for housing benefit and how to make an application.

### Local Authority Housing Benefit Contacts

#### **Bolton Metropolitan Borough Council**

Phone: 01204 331590

Email: [housing.benefits@bolton.gov.uk](mailto:housing.benefits@bolton.gov.uk)

#### **Bury Metropolitan Borough Council**

Telephone: 0161 253 5008

Email: [HousingBenefits@bury.gov.uk](mailto:HousingBenefits@bury.gov.uk)

#### **Cheshire East Council**

Phone: 03001235013

Minicom: 01625 504808

Email: [benefits@cheshireeast.gov.uk](mailto:benefits@cheshireeast.gov.uk)

#### **High Peak Borough Council**

Phone: 01298 28400

Email: [borough-council@highpeak.gov.uk](mailto:borough-council@highpeak.gov.uk)

#### **Manchester City Council**

Phone: 0161 234 5003

Minicom: 0161 953 8301

Fax: 0161 455 1130

Email: [benefit.enquiries@manchester.gov.uk](mailto:benefit.enquiries@manchester.gov.uk)

#### **Rochdale Metropolitan Borough Council (by area)**

Phone: 0845 121 2970

Fax: 01706 866186

Email: [revenues.benefits@rochdale.gov.uk](mailto:revenues.benefits@rochdale.gov.uk)

#### **City Of Salford**

Phone: 0161 909 6504 (private sector)

Email: [revenues@salford.gov.uk](mailto:revenues@salford.gov.uk)

#### **Stockport Metropolitan Borough Council**

Phone: 0161 217 6015

Fax: 0161 474 5202

Email: [benefits@stockport.gov.uk](mailto:benefits@stockport.gov.uk)

#### **Tameside Metropolitan Borough Council**

Phone: 0161 342 3708

#### **Trafford Metropolitan Borough Council**

Phone: 0161 912 2220

Fax: 0161 253 7408

Email: [benefits@trafford.gov.uk](mailto:benefits@trafford.gov.uk)



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## Having trouble paying your rent?

If you have problems meeting your rent payments, speak to your housing officer. Arrangements can be made for you to pay any rent arrears you may have at a rate you can afford allowing you to stay in your home.

Alternatively you could contact the agencies below for confidential help and debt advice:

### **National Debtline**

0808 808 4000

[www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk)

### **Consumer Credit Counseling Service**

0800 138 1111

[www.cccs.co.uk](http://www.cccs.co.uk)

### **Age UK**

0800 169 6565

[www.ageuk.org.uk](http://www.ageuk.org.uk)

### **Help the Aged**

0808 800 6565

[www.helptheaged.org.uk](http://www.helptheaged.org.uk)

## Other organisations that may be able to help

### **Credit Unions**

Credit Unions are not for profit co-operatives regulated by the Financial Services Authority. Credit Unions offer loans at a reasonable rate of interest and you can also save with a Credit Union. You can save as little you want and even a small amount can soon mount up. For more information please visit: [www.abcul.org](http://www.abcul.org)

### **Money Made Clear**

Impartial information from the Financial Services Authority. For more information please visit: [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

If you need any more information, please contact your housing officer.

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