# **Useful Information and Frequently Asked Questions for Tenants.**

We understand you may have questions about the changes to your rent or service charges, so we’ve included some useful information, along with answers to the most frequently asked questions from our Residents.

## **General information**

### Why are you reviewing rents?

Rent is our main source of income and helps us provide essential services such as maintenance, repairs, and housing management. It also enables us to continue investing in our Communities. The income we receive from rents ensures we can keep key services running and meet the demand for repairs. We’re also committed to delivering planned improvement works in homes and investing in both existing homes and building new homes to address the growing need for affordable housing.

### Why do I have a different charge to my friend or neighbour?

The rent you pay depends on the type of home and tenancy you have. We manage a variety of home and tenancy types with different start dates, even within the same areas. This sometimes results in differences in rent charges where properties and tenancy agreements are not identical. Rest assured; your rent is reviewed in line with the terms set out in your tenancy agreement.

## **Service charges**

### What are service charges?

Service charges cover the costs of maintaining buildings and shared areas in your Community. These can include cleaning, utilities, fire safety, lift maintenance, landscaping, and health and safety compliance. Charges are based on actual or estimated costs, with no profit added.

What do the different service charge categories mean?

A full explanation of our service charge categories are available at

www.originhousing.org.uk.

### Why have my service charges changed?

Your service charge covers the cost of maintaining our buildings and caring for the shared areas around your home. While we’ve worked hard to review all service charges this year and make savings wherever possible, rising costs—such as pest control —may have resulted in an increase to your charge.

Service delivery – Monitoring standards and responding to your feedback?

We continuously monitor and improve service standards based on resident feedback.

Estate Standards: Our Estate Services Team Leaders conduct regular inspections for cleaning and grounds maintenance. Any concerns are followed up with the in-house team or contractors. Additionally, Neighbourhood and Home Ownership Managers carry out quarterly walkabouts to engage with residents about any issues. Residents are always invited to join.

Window Cleaning: In response to resident feedback about our contractor not meeting contract requirements, we brought forward the procurement of a new provider. A new contractor will begin in April 2025.

Grounds and Tree Maintenance: We worked with the Resident Scrutiny Panel to improve the grounds maintenance specification and combine it with tree care for better value. The new service starts in April 2025.

Pest Control: We’ve transitioned to a specialist contractor (from an in house model), which has improved responsiveness and capacity to meet demand. While costs have increased, the service outcomes are better.

Communal Repairs: We've made staffing changes in key teams to strengthen contract management and monitoring. We expect this to lead to better outcomes for residents in 2025.

These changes reflect our commitment to improving services based on your feedback.

### How are my personal or communal utility charges calculated?

Your annual utility charges are based on current usage and consider inflation as well as the contract prices set by utility companies. We’ve renewed our energy contracts for 2025 to ensure we keep charges as low as possible for our Residents.

### What is the management fee for?

The management fee covers the costs of managing the services we provide. This includes our People’s time, the systems we use, and the offices needed to deliver these services effectively.

### What is the charge for furniture and equipment for?

This charge helps cover the cost of wear and tear, replacement, or provision of communal items such as carpets, furniture, grit boxes, washing machines, or washing lines. This is usually provided in our supported housing homes.

### Are service charges paid for by Housing Benefit?

Service charges may be included as part of your Housing Benefit eligible rent. All service charges are assessed in line with Housing Benefit regulations to determine which charges, if any, can be covered by Housing Benefit.

### Are service charges paid for by Universal Credit?

The Universal Credit Housing Costs element my include an amount towards your service charges. These charges must be a condition of your rent or lease agreement (or transfer or lease agreement if you’re a homeowner). If you have any questions about the eligibility of your service charges, please contact the Universal Credit Service Centre on **0800 328 5644.** If you’re not currently receiving Housing Benefit or Universal Credit, it’s worth checking if you may now be eligible due to changes in your charges. For more information, call the Universal Credit helpline on **0800 328 5644**.

## **Rent calculations**

### How are rent charges calculated?

The way your rent is calculated depends on the type of home you live in and the tenancy or agreement you have with us. Factors such as your tenancy or agreement type, start date, and specific terms in your agreement can also affect your rent.

If you’re unsure about your tenancy or agreement type, please check your documents or contact us for clarification. Rent charges are based on the terms set out in your tenancy.

**You can find more details about how your rent charges are calculated based on your tenancy type below.**

#### **Social housing:**

In 2019, the Government introduced a rent policy for social housing in England that allows housing providers to increase rent by up to Consumer Price Index (CPI) + 1% per year. This policy remains in place until 2025. With a CPI of 1.7% in September 2024, the rent increase for April 2025 will be 2.7%.

#### **Affordable tenancy:**

Rents for affordable tenancies are set at 80% of the local market rent when a new tenancy begins. These rents are also regulated by the Government. For April 2025, increases will follow the CPI of 1.7% + 1%, resulting in a 2.7% increase. If there are any chargeable services provided, these are included in the overall rent.

#### **Market rent, intermediate rent, mortgage rescue, and shared ownership:**

For these types of homes, rent reviews are determined by the relevant clause in your lease or tenancy agreement. This will specify how much the rent can increase.

**What's included in my rent?**

Your rent includes the cost of repairs within your home, planned maintenance, the cost of housing management services, insurance, interest payments and other costs. Affordable rents, Intermediate rents and Market rents may also include the cost of service charges within the rent.

## **Payments**

If your rent or service charges are changing, follow these steps to update your payment arrangements based on how you pay:

#### **Universal Credit**

Report the new rent and service charge amounts via your **online Universal Credit account** or call **0800 328 5644** after **1 April 2025**. Reporting too early may result in rejection, and reporting after your assessment period ends means you’ll need to cover the difference yourself.

#### **Housing Benefit**

Contact your Local Authority to report the change; check if they accept email or post.

#### **Direct Debit**

We’ll update your payment automatically and confirm your new instalments by mid-March 2025.

#### **Standing Order**

If you pay by standing order, you’ll need to update your payment directly with your bank. This can usually be done online via your banking app, by phone if you have telephone banking set up, or in branch (check your bank’s opening hours). If you have a repayment agreement in place, make sure to include this amount in your updated standing order. To switch to Direct Debit, visit [www.originhousing.org.uk](http://www.originhousing.org.uk) or call 0300 323 0325.

### What if I can’t afford to pay the new amount?

We want to support Residents who may need help if they are experiencing financial difficulty or may find themselves experiencing financial difficulty because of the changes to the charges. If you would like to talk to us about the support available, please contact us as soon as possible on [enquiries@originhousing.org.uk](mailto:enquiries@originhousing.org.uk) or call us on 0300 323 0325.

You can also find help and support on our website [www.originhousing.org.uk](http://www.originhousing.org.uk)

If you do not currently receive Housing Benefit or Universal Credit, you should check whether you are now entitled to it following the change to your charges. You can do so by visiting <https://www.gov.uk/benefits-calculators> or by calling the Universal Credit Service Centre on **0800 328 5644.**

What can I do if I am unhappy about a new charge?

Initially you should contact us directly. You can email [enquiries@originhousing.org.uk](mailto:enquiries@originhousing.org.uk) visit [www.originhousing.org.uk](http://www.originhousing.org.uk) or call us on 0300 323 0325. You have the right to appeal against any increase. To appeal, please write to the Residential Property Tribunal Service (RPTS), 10 Alfred Place, London, WC1E 7LR. They will review your charge and let you know their decision. There is more information on the appeals procedure here:

<https://www.gov.uk/government/publications/property-chamber-tribunal-procedure-rules>

## **Can’t find the answer you’re looking for?**

We’ve included the most commonly asked questions from our Residents here, but if you still need help, we’re here to support you

* Email us at [enquiries@originhousing.org.uk](mailto:enquiries@originhousing.org.uk)
* Call our Customer Service team on 0300 323 0325. Lines are open Monday to Friday, 8am to 6pm (excluding Bank Holidays).

We’re always happy to help with any questions or concerns you have.

## **Help with finances**

If you need any support, we can help you with:

* Benefit Checks
* Budgeting
* Move to Universal support
* Food Bank referrals
* Get in touch by calling 0300 323 0325, or by emailing [enquiries@originhousing.org.uk](mailto:enquiries@originhousing.org.uk)

To find out more visit our website [www.originhousing.org.uk](http://www.originhousing.org.uk)