

A guide to

Your rent and service charges

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If you are a tenant or a shared owner, you are responsible for paying your rent. This is one of the conditions in your tenancy agreement or lease.

Some of our tenants and most homeowners also pay a service charge in addition to rent. If you are a leaseholder you may have to pay us ground rent.

How do we decide how much rent you pay?

Tenants

If you are a tenant, we set the amount of rent we charge you in line with Government recommendations.

This means the rent for your home will be based on its value and the average income of people living in the area.

If you live in temporary accommodation, the rent you pay is set and increased according to Local Housing Allowance levels and will only change when these do.

Affordable rent

We set the amount of rent we charge for affordable rent tenancies by looking at Open Market Rent levels. We review the current levels and then apply a discount, so affordable rent tenants usually pay between 65 and 80% of the Open Market Rent rates.

Intermediate rent

We set the amount of rent we charge for intermediate rent tenancies by looking at Open Market Rent levels and applying a discount.

Intermediate rent tenants usually pay 80% of the Open Market Rent rates.

Private rent

If you have a private rent tenancy, you can expect to pay the same amount of rent as you would on the Open Market.

Onsite NHS or student accommodation

If you live in our onsite NHS or student accommodation, we set the amount of rent we charge you based on the Retail Price Index (RPI), which is the rate the Government thinks the cost of goods and services have increased by in the previous year, such as the price of milk and bread. We agree this increase in your rent with the organisations we work with to manage your home, such as the NHS Trust, university or college, or local council.

Shared owners

As a shared owner, you will own a percentage of your home and pay rent to us on the rest. Your initial rent will depend on the value of your property and the percentage you own. Your shared ownership rent usually increases each year by the percentage stated in your lease, plus inflation as set by the Retail Price Index (RPI). This is the rate the Government thinks the cost of goods and services have increased by in the previous year, such as the price of milk and bread. As a shared owner, you pay rent as well as your mortgage repayments. This may also include ground rent.

Leaseholders

If you are a leaseholder, you may need to pay us ground rent.



Ground rent

If you are a **shared owner**, you will usually only start to pay ground rent when you own 100% of your home. However, if we do not own the freehold to your block or estate, we may have to pay ground rent to the freeholder. In this case, we would usually recover the amount we pay on your behalf along with the other charges you owe us.

If you are a **leaseholder**, you may have to pay us ground rent as a condition of your lease. We will write to you each year to tell you when your ground rent payment is due, the date you must pay it by, and how much you need to pay.

Service charge

Some of our tenants and most homeowners also pay a service charge in addition to the rent they pay.

Your tenancy agreement or lease will state if this applies to you.

A service charge is a payment towards the cost of services beyond those specifically for your house or flat, such as:

- maintaining and cleaning shared areas
- water costs to shared areas
- lighting in shared areas
- grounds and garden maintenance
- a sinking fund (for homeowners only).

A sinking fund is a contribution for work that is only carried out every few years, such as redecorating the block or replacing the lift, windows or roof. Please see your lease for more information.

If you are a homeowner with a long lease, we will send you an estimated service charge every year. This is our forecast of how much we think it will cost us to provide the services during the next year. You will have to pay this estimated service charge as stated in your lease.

If your lease says you have to pay the charge annually, but you would like to pay monthly, then we may be able to come to an agreement for you if you make the payments by Direct Debit.

At the end of each financial year we calculate how much it has actually cost us to provide the services to your estate. We then compare this figure to our estimate.

We will make any adjustments, taking into account if our estimate was more or less than the actual costs. If the estimate was lower than the actual costs, we will add the deficit to your service charge account and you will need to make payment of any outstanding balance. If the estimate was higher than the actual cost, we will usually credit your account with the difference. To help keep our overall management costs as low as possible, we charge an administration fee to any leaseholders who regularly miss payments.

Please visit our website
www.a2dominion.co.uk
for information on our current
administration fees.

Changes to your rent or service charge

If you pay rent or service charge, we will usually give you at least four weeks' notice in writing telling you when we are going to change them.

If you are a tenant and are not happy with the rent we charge, you can appeal against the charge. Contact us to find out how you can do this.

Ways to pay your rent and service charge



You can usually find out how to make payments, and read about the terms and conditions, in your lease. Most leasehold and shared ownership customers will need to make payment on the first day of each month (please check your lease for details about how to make payment).

For all customers apart from onsite NHS workers, Direct Debit is the easiest and most convenient way to pay your rent and other payments, such as service charges. It allows your payment to be automatically transferred from your bank account to us, taking away the worry of forgetting to make a payment. It also puts an end to you queuing at the bank, or having to visit one of our offices to make a payment.

Paying your bills by Direct Debit allows you to spread costs over a period of time. In the unlikely event that an error is made in the payment of your Direct Debit, you will be covered by the Direct Debit Guarantee. This means you will be entitled to a full and immediate refund of the amount taken from your account.

We can arrange for you to pay your rent or other payments by Direct Debit in just a few minutes. Please contact the Customer Services Centre on **0800 432 0077** or complete our online form at **www.a2dominion.co.uk/directdebit** and we will call you.

For details about other ways to pay, or if you live in our onsite NHS accommodation, please visit **www.a2dominion.co.uk/waystopay** or contact us.

If you have problems paying your rent or service charge

As a tenant or homeowner, you are expected to pay your rent and service charge as set out in your tenancy agreement or lease.

If you are worried about being able to afford to pay your rent, we can help you.

Our Tenancy Sustainment Officers provide customers with practical, one-to-one assistance with benefits, money management and help towards gaining employment. Even if you are already claiming the money you are entitled to, they may be able to help you to get other types of benefit.

Tenancy Sustainment Officers can also help you to:

- apply for Universal Credit, and deal with your queries
- claim full Housing Benefit after a change in your circumstances
- apply for Community Care Grant awards
- apply for Attendance Allowance awards
- apply for Child Benefit
- claim a higher rate of Disabled Living Allowance
- claim Tax Credits
- reduce the monthly amount you pay to creditors
- appeal against Housing Benefit overpayments
- tell you how to apply for the Tenancy Sustainment Fund which helps relieve financial pressures.

To make an appointment to meet with one of our Tenancy Sustainment Officers, please email moneymatters@a2dominion.co.uk or call our Customer Services Centre on 0800 432 0077 and ask to speak to your Tenancy Sustainment Officer.



What happens if you do not pay?

If you do not pay on time, we will:

- contact you and ask you to pay the money you owe
- find out why you have missed a payment, offer you advice about benefits and give you information and support to help you manage your finances
- make an arrangement for you to pay, taking account of your circumstances and how much you can afford.

If we have contacted you and you still do not pay, we will:

- contact you again to discuss any problems you may have, and to arrange a new payment plan
- consider taking legal action. This will involve going to court for us to get the money you owe us
- as a last resort, the county court will allow us to evict you if you are renting your home.

If you are a homeowner or a private renter and we have agreed a repayment plan that you do not keep to, we will not usually consider a new payment plan.

If you do not catch up with the missed payments straight away, or keep up the payments in line with your original agreement, we will take further action. For homeowners, this could involve contacting your mortgage lender to ask for payment, and they would usually then add this to your mortgage.

What else might happen if you owe us money?

If you owe us money, it could affect you in the following ways:

- when you apply for credit
- when you apply to transfer or move house (if you are renting)
- when you apply for a new mortgage, or if you want to re-mortgage (if you are a homeowner)
- when you apply to buy more shares in your property (if you are a shared owner)
- when you try to borrow money, particularly if we have taken you to court.

How can you regularly check your rent account?

Register for My Account to access your A2Dominion account online whenever you like. You can:

- check your statements
- make payments
- set up a Direct Debit
- request repairs
- view the status of all repairs for your home and communal areas
- report antisocial behaviour
- make a complaint
- report an estate issue
- update your contact details

It's now faster and simpler to register and sign in. Visit www.a2dominion.co.uk/myaccount

My Account is available to all customers apart from customers living in some of our onsite NHS and key worker accommodation.

If you are unsure whether you are able to register, please call our Customer Services Centre on 0800 432 0077.

Our service standards

Please visit our website for a full list of our service standards:

www.a2dominion.co.uk/servicestandards

Contact us

Online:

www.a2dominion.co.uk/customers

By email:

customer.services@a2dominion.co.uk

By phone:

0800 432 0077

Follow us online:

 www.facebook.com/a2dominion

 www.youtube.com/a2dominion

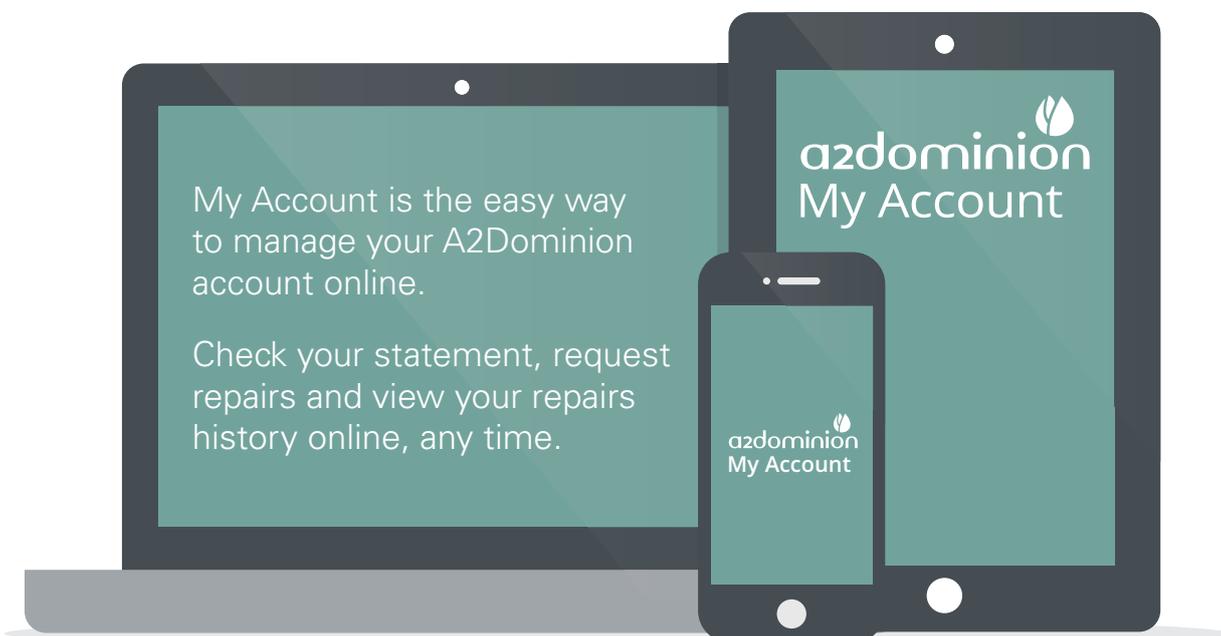
In person or in writing:

To one of our main or local offices. For a full list of our offices, go to www.a2dominion.co.uk/contact



Translations

We will consider requests for translations into other languages and formats, including large print, audio and Braille.



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