

# Rent and fixed service charges explained

**Your rent helps to pay for the services you receive as a Phoenix tenant. This booklet provides more information about how we set rent, how to pay and the support available to you to help you pay your rent.**

## Why is my rent increasing?

All housing associations including Phoenix must set their rents in line with guidance set in the Regulator of Social Housing's Rent Standard.

From 2016 to 2019, rents for all social housing tenants reduced by 1% each year, in line with the government's 'social rent reduction' policy.

From 2020, the Regulator of Social Housing's Rent Standard permits an annual rent increase of up to 1% plus the cost of inflation (measured by the Consumer Price Index). This year, inflation is calculated as 3.1% and our Board has approved a rent increase of 4.1%.

Your rent helps to pay for the services you receive as a Phoenix tenant and this increase means we will be able to continue to deliver good services and investment in our existing and new homes and the Phoenix community.

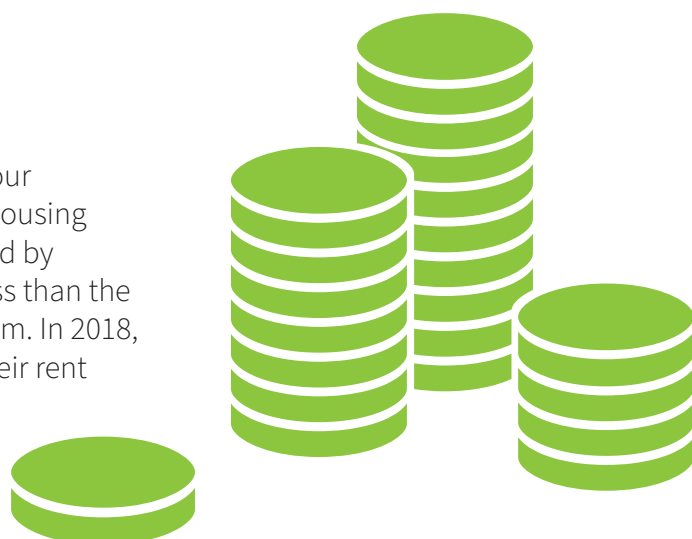
**If you have concerns about how you will pay your rent, we can help you. We offer advice on benefits and budgeting and can put you in touch with specialist organisations who may be able to help.**

## What is the Consumer Price Index (CPI)?

The CPI is a calculation used by the Office of National Statistics to measure the rate of inflation. This is worked out by looking at the cost of things we buy regularly (for example food, clothes and petrol). This is then compared with how much it cost last year. This tells us what the inflation rate is.

## How does my rent compare with other landlords?

We want to keep rents and service charges affordable for our residents. Phoenix rents are lower than most other local housing associations. For example, the average weekly rent charged by Phoenix for a two-bedroom property in 2020/21 was £7 less than the average charged by other housing associations in Lewisham. In 2018, 85% of Phoenix tenants were very or fairly satisfied that their rent provides value for money.



## What does a Service Charge cover?

Your service charge is the money you pay towards services that are specific to your property, block or estate. It covers communal heating and electricity, lifts, entry phone systems, caretaking of the building and estate as well as maintaining the green spaces around your home. You are only charged for the services that apply to where you live which can include:

- **Grounds Maintenance** such as cutting the grass, weeding and the maintenance of shrubs and beds in communal areas
- **Caretaking** the cost of the Phoenix caretaker who looks after your building and/or estate, including cleaning and disinfecting bin enclosures, sweeping paths and picking up litter
- **Communal electricity** this covers the cost of supplying electricity to light common parts of our buildings
- **Communal heating** charges where there is a communal boiler
- **Entryphone systems** this covers the cost of repairs and servicing as well as a contribution to the future replacement cost
- **Lifts** covers the cost of repairs and servicing as well as a contribution to the future replacement cost.

## Consultation with tenants on service charges for 2023/24

In November 2021, Phoenix took on properties in Grove Park previously managed by L&Q. There are differences between L&Q and Phoenix about which services are paid for out of general rent and which are funded from specific service charges. Phoenix will consult with all tenants on how to treat service charges in the same way for all tenants. We will apply the changes from April 2023.

# Useful information

## How can I get help with housing costs?

If you don't currently receive Housing Benefit or Universal Credit and want to claim for help with housing costs, it is likely you will need to apply for Universal Credit. In some limited circumstances (for example if you are over the age of 66), you may be able to claim for Housing Benefit.

Visit [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators) to find out what benefits you could get and how to claim.

We're here to help and can offer advice to Phoenix residents on what benefits you can claim and help you to apply. Please contact us for more information.



## I receive Universal Credit, what do I need to do?

If you receive Universal Credit, you are responsible for paying your rent and service charges to Phoenix and for notifying the Department for Work & Pensions of the change in your rent and service charges, through your online journal.



**As the change in your rent and service charges takes place on 4 April 2022 you cannot report this change through your journal until this date. Please keep this booklet safe until then and follow these steps:**

- Log on to your online journal, and click Home
- Follow the 'To do list' called 'confirm your housing cost'
- Follow the steps on the screen to input your new rent and service charges
- Review your information and click submit

**If you don't report a change in your rent on time it is likely that your Universal Credit payment will be lower than it should be. Make sure you report the change on 4 April 2022 to avoid missing out.**

If you need help or support to update your journal, please contact us.

## **I receive Housing Benefit, what do I need to do?**

If you are receiving Housing Benefit, we will tell your local housing benefit office of any changes to your rent and service charge and will work with them to help keep your records up to date. However, it is your responsibility to check they have acted upon this information.

## **Which charges are covered by Universal Credit or Housing Benefit?**

Based on your income, Universal Credit or Housing Benefit will cover some or all of your rent as well as the charges for caretaking, grounds maintenance, communal lighting, entry phone systems and lifts.

Universal Credit or Housing Benefit **do not** cover:

- heating inside your home
- optional tenants' contents insurance
- meals charge for the extra care scheme.

Where they are charged, the items listed above must be paid in full by the resident directly to Phoenix.

## **I have a query about my rent amount or service charges, who should I contact?**

If you don't agree with your rent or service charge or believe there may be an error, please contact our Income Team. We will investigate your query and get back to you as soon as possible.

## **The right to appeal**

If you have questioned your new rent or service charge with Phoenix but are still not happy with the charges, you can refer your case to the First-tier Tribunal (Property Chamber). Any application should be made on the relevant forms which are available via [www.gov.uk](http://www.gov.uk) or upon written application to: Residential Property Tribunal, 10 Alfred Place, London, WC1E 7LR. Telephone: 020 7446 7700.

**If you have any questions about your rent and service charges or benefits or are worried about how you will pay your rent, please contact us, we are here to help.**

**Citizens Advice can also provide free advice and Phoenix residents can meet with a Citizens Advice advisor at The Green Man, please contact us to book an appointment.**

# Ways to pay:



## Direct Debit

This is the easiest and most convenient way to pay your rent or service charges. Your payment will automatically come out of your bank or building society account whenever a payment is due. You also don't need to notify your bank or building society if the amount of your payments change – we will do it all for you.

**Call us on 0800 028 5700 to set up a Direct Debit now.**



## Online or on your phone

Sign up for the new look MyPhoenix self-service portal to pay online, view your balance and update your information. You will need your tenancy number. To stay up to date with news on MyPhoenix, visit our website [www.phoenixch.org.uk](http://www.phoenixch.org.uk). You can also make payments through the secure AllPay website or the AllPay payment app. Visit [www.allpayments.net](http://www.allpayments.net).



## Standing Order

With a standing order, you decide how much to pay and how often. You have to tell your bank or building society the new amount when your rent changes.

Visit our website or contact us to request a standing order form.

# You can also pay by:



## Phoenix swipe card

You can pay using your Phoenix swipe card at any Post Office (by cash, cheque or debit card) and at any shop where you see the Paypoint logo (by cash). Please contact us if you need a new or replacement swipe card.



## By phone

Call Phoenix during working hours on 0800 028 5700 – calls to this number are free. Outside office hours or on weekends, call AllPay on 0844 557 8321 (call charges apply).



## By post

Please make cheques payable to Phoenix Community Housing and write your name and address on the back. Post to The Green Man, 355 Bromley Road, London SE6 2RP. It may take up to 10 working days for payment to reach your account.

## Phoenix Community Housing

The Green Man, 355 Bromley Road, London SE6 2RP

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