



# Rent and service charge review 2025

## Your questions answered

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**Introduction  
from Julie Doyle,  
Chief Executive,  
Amplus**

We've now been operating as Amplus for several months, and I'm really pleased with the progress that's being made in a number of areas of the organisation.

We're making decisions and putting structures in place that will help us enhance the services we provide to you, our customers.

However, we're doing this in the face of some continued challenges, including rising costs. As outlined in your lease or transfer agreement with us, we review rent and service charges at the beginning of each financial year.

We've carefully considered our options this year, and we've made the tough choice to implement a rise in charges for the year ahead where necessary.

This pack contains another letter which details your new charges and explains exactly what this means for you.

We've also provided answers to some questions that you may have and some further information that's relevant to your agreement with us, where applicable.

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If you still have questions or concerns after reading through this information pack, please don't hesitate to get in touch by calling **0800 111 4013**. Our colleagues are ready and waiting to help you.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Julie Doyle', written in a cursive style.

**Julie Doyle**  
Chief Executive, Amplus

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## Rent and service charge review

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Why are you increasing my charges?

In the current circumstances, we understand that any increase to your rent and/or other charges isn't good news. However, to enable us to keep up with rising costs, we need to increase rents and service charges for the year ahead. Increasing our charges is essential to making sure that we can continue to fulfil our responsibilities in accordance with your lease.

How have you calculated my rent increase?

Your rent will increase by the Retail Price Index (RPI) figure at September or November 2024 plus 0.5 percent, unless your lease states otherwise.

How is my rent spent?

As a not-for-profit organisation, the rent we receive from our customers is reinvested into our business. This helps us improve the services we provide and build more affordable housing.

I pay a service charge, how is this increase calculated?

In accordance with your lease, you may be required to make service charge payments to cover the costs of services provided



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to you. Your service charge is made up of several elements. If applicable, your new charges for 2025/26 are explained in the personalised letter accompanying this booklet.

Each element won't increase at the same rate because it is based on the actual cost of the services last year and the anticipated increase for the year ahead. We've provided a full explanation of different services later in this booklet.

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Why have you changed the name of my sinking fund contributions?

Previously you may have had a Planned and Cyclical fund, and a Major Repairs fund. We've decided to introduce one single sinking fund contribution going forward to cover all future planned and major works, rather than running two separate funds. We believe this will be a more efficient way of managing these contributions and covering the costs of required work.

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Do I need to adjust my Direct Debit?

If you pay by Direct Debit, you don't need to do anything; we'll adjust your payments for you. You'll receive a separate letter from Allpay in March confirming the change. Please check this letter to ensure your Direct Debit has been adjusted accordingly.

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Do I have to adjust my standing order?

If you pay by standing order, you'll need to contact your bank to arrange to pay the new amount. Our bank details can be found on your review letter that accompanies this booklet. Please ensure you use your master agreement reference number as the payment reference.

If you need to check this, please log into My Account or contact us. If you'd like to set up a Direct Debit instead of making payments by standing order, please contact our Homeownership Team on **0800 111 4013**.

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I claim Universal Credit (UC) or Housing benefit: should I do anything?

If you receive Universal Credit, you'll need to inform the Department for Work and Pensions (DWP) of your new charge via the portal by updating your UC journal after 1 April, 2025.

It's important that you don't report the change before it's come into effect because this may delay your payments. If you're eligible for Housing Benefit, whether payments are made direct to us or to you, it's your responsibility to contact your local authority directly to inform them of the change. If you need any support with this, please don't hesitate to get in touch.

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What if my Universal Credit or Housing Benefit doesn't cover the rent increase?

If your entitlement doesn't cover your charges, you'll need to increase your payments to cover the difference. If you're unable to do this, or think your entitlement is incorrect, please contact our Homeownership Team on **0800 111 4013** as soon as possible to discuss your situation.

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How can I track my payments?

You can access a statement by logging into My Account. If you don't have an account, please call us on **0800 111 4013** to register.

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What do I do if I can't afford the increase?

If you're struggling to pay your rent or service charge, please get in touch at the earliest opportunity. We're here to help and can discuss payment options, benefit advice, and signpost you to independent organisations that can help. Our Cost-of-Living Support Hub – available on our website – also has a range of hints and tips as well as details of other organisations that may be able to help.



[amplus.co.uk/cost-of-living](https://amplus.co.uk/cost-of-living)

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What happens if I refuse to pay?

We understand that you might be unhappy with these increases and consider refusing to pay. If you take this decision, it'll result in arrears building up on your account and we'll then have to take action to recover the money that's due. This can affect your credit rating and even put you at risk of losing your home. We want to avoid this unnecessary situation as it may mean you face more debt and possibly legal fees, which would only make your financial circumstances more difficult. If you miss a payment or fall into arrears, you must get in touch with our Homeownership Team as early as possible to discuss any difficulties and what options are available to you. We're here to help you.

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What can you do to support me?

Our Homeownership Team is here to help you and can refer you to our specialised Money Advisors or independent debt advisors. They can help you to manage your finances and support you through any change in circumstances. There's also a range of resources on our Customer Wellbeing Hub to support your financial wellbeing, including access to independent debt advice.



[amplus.co.uk/wellbeing](https://amplus.co.uk/wellbeing)

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Where is my property insurance certificate?

Following the merger, we're aligning our renewal date for our insurance policies. Going forward, this will be due for renewal at the end of March each year. In the meantime, an interim certificate is available on our website.

We'll send you a copy of our new property insurance certificate in April and we'll also explain any changes to the previous insurance policy, if any.

The property insurance charge included in your letter is an estimated charge for the year and we'll write to you when we send the certificate to let you know your actual property insurance cost for the year. Any adjustment will be made in your annual accounts.

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## Service charge FAQs

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What is a service charge?

Your service charge is the money you pay towards the day-to-day running costs of the scheme or area where you live. Your charge covers many different services, depending on where you live.

A variable service charge means that you pay the same amount every week or month during the financial year (April to March). This charge is based on how much we know or estimate it'll cost to provide services in the scheme or area where you live.

At the end of the financial year, annual accounts will be produced to show your income and expenditure for the year. If the service charge collected doesn't cover the actual cost of the services provided, we'll request a payment for the shortfall, or include the recovery in the following year's service charge, depending on your lease. Any surplus will be credited to your individual customer account or included in your following year's service charge, depending on your lease.

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How do we calculate a variable service charge?

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Your service charges are reviewed annually. We'll make this review of your service charge as accurate as we can – and use information about what's been spent in previous years and the contracts we've entered into for the coming year.

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How will you inform me about my service charge?

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If we send you information about changes to your rent, we'll also send you a service charge schedule (this will usually be in February).

Your service charge schedule will be in a clear format, which details the services you receive and the costs of each service provided.

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Can I choose not to use the services provided?

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The total cost of the services provided are shared equally by everyone who benefits from them, or in line with the apportionments set out in your lease agreement.

Customers can't opt out of these services. For example, if the service charge contributes to maintaining a lift in a block of flats, you can't opt out of the service charge by saying you always use the stairs.





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## Service charge items explained

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### **CCTV maintenance**

This is the cost of maintaining the security camera monitoring systems.

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### **Communal cleaning**

This usually covers the costs of cleaning communal areas, floors, windows and gutters.

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### **Communal electricity rates**

You may have to contribute towards communal electricity charges. These are for items such as communal internal and external lighting. You're normally responsible for all utility supplies that directly serve your property and any charges from external suppliers intended for your own personal domestic use.

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### **Communal grounds maintenance**

This covers the costs of the maintenance of external communal areas that aren't maintained by the local authority.

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### **Communal TV aerial maintenance**

The cost of maintaining a communal TV aerial system.

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### **Communal water rates**

You may have to contribute towards communal water charges. These are for services such as a water supply to communal gardens. You're normally responsible for all utility supplies that directly serve your property and any charges from external suppliers intended for your own personal domestic use.

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### **Fire alarms and emergency lighting**

This includes the cost of servicing fire appliances, emergency lighting, servicing and maintenance of communal alarm systems and communal smoke alarms.

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### **General repairs and maintenance**

This is the cost of repairs which we're responsible for arranging under the terms of your lease or transfer.

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### **Ground rent**

Some leases allow for a nominal ground rent. If applicable, this cost will be detailed on your review letter.

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### **Lift servicing and maintenance**

This covers the cost of maintaining a lift, including specific lift insurance.

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### **Management company charge**

This is a cost you'll pay when a third party/agent has been appointed to provide additional services to a scheme, block or estate.

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### **Management fee**

In accordance with your lease or transfer, you're required to pay a fee to us for items such as managing and implementing service charges, setting up contracts where required, managing rent and service charge accounts, administration costs and the costs incurred in providing a dedicated Homeownership Team.

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### **Property/building insurance**

This covers the structure of your property and communal buildings - where applicable on schemes - against insurable risks. Please note, you're still required to source your own contents insurance to protect your own belongings.

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### **Refuse disposal**

This covers the costs of waste disposal which the local council isn't responsible for. This includes fly-tipping or any personal items left in communal areas that pose a fire risk and need to be disposed of.



### **Sinking funds**

If your lease or transfer permits the collection of the above, we'll collect a contribution based on the estimated expenditure of replacing, repairing, or renewing large communal items that we're responsible for. This can include a new roof or replacement doors. The contributions are held in trust in a separate account until required.