



# Customer charge review 2026/27

**Your questions  
answered**

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## Introduction

Each year, we review the charges you pay for your home – as is outlined in your agreement. We do this to make sure we can continue to look after your home and community.

This year, we've had to make the hard decision to increase our charges. This comes as we continue to face challenges, like rising costs.

We understand this may feel difficult, and we want you to know we haven't taken this decision lightly.

We'd like to reassure you that, as a not-for-profit organisation, all surplus money goes straight back into our homes and services.

Inside this pack is a letter that shows your new charges and what this means for you.

This booklet also includes answers to some questions you might have.

If you still have questions or concerns after reading through this pack, please get in touch as soon as possible. Call us on **0800 111 4013** – our team is ready and waiting to help you.

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## Customer 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.

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How have you calculated my rent increase?

Your rent will increase in accordance with the rent clause in your agreement. In most cases, this is by the Retail Price Index (RPI) figure at September or November 2025 plus 0.5 percent.

Please refer to your lease agreement for details of your rent increase calculation.

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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.

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

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In accordance with your lease, you may be required to make service charge payments to cover the costs of services provided to you. If you have a service charge, this will be on your letter with a charge breakdown detailing the services that make up this charge. You will also find a glossary of terms at the end of this booklet.

Each service is independently reviewed based on market trends, expected inflationary changes and changes in prices for contracts. For responsive services it is based on previous years actual costs.

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Do I need to adjust my Direct Debit?

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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?

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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.

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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?

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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, 2026. 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. There's also a range of resources on our website to support your financial wellbeing, including access to independent debt advice.



[amplus.uk/cost-of-living](https://amplus.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 Financial Wellbeing Team 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 website to support your financial wellbeing, including access to independent debt advice.



**[amplius.co.uk/wellbeing](https://amplius.co.uk/wellbeing)**



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Where is my property insurance certificate?

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 communal day-to-day running costs of your estate, block or both. 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 on your estate, block or both.

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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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 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 Detection and Safety**

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.



### **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.



### **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.



### **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.



### **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.



### **Window cleaning**

This service is provided to communal windows and/or property windows where applicable.