Action plan to implement RSP Rents and Financial Inclusion review recommendations				
Theme: Customer portal				
Recommendation	**Actions**	**Responsible**	**Target**	**Progress**
Make rent account information clearer and more customer friendly.	Present rent account information using customer friendly terminology or visual indicators (e.g. “CR” or colour coding red for arrears and black for credit).	Adam Howell	September 2026	Complete
Add further information within the portal which is useful for customers, so they don’t have to leave the site to find it.	Ensure the portal includes all relevant payment information, including bank details for standing orders and guidance on making cash payments.	Adam Howell / Rachel Hart	September 2026	Complete
Improve the navigation to make it easier to find the information you want.	Improve navigation labels so rent information sits under an intuitive tab such as *Rent* (rather than Occupancy).	Sarah Walker / James Beswick / Adam Howell	September 2026	Complete
Add content which shows appreciation for rent being paid on time.	Include a ‘thank you for paying your rent’ message within the rent payment area. Share winners of prize draw incentives within the portal.	Sarah Walker / James Beswick / Adam Howell	September 2026	Complete.

Action plan to implement RSP Rents and Financial Inclusion review recommendations				
Theme: Rent statement and newsletter				
Recommendation	**Actions**	**Responsible**	**Target**	**Progress**
Improve the explanation of what the charges in the transaction table relate to, to ensure clarity and transparency.	Add extra detail to the transaction table headings so it's clear if they cover rent or rent plus service charges.	James Beswick Rachel Hart Ian Rutherford	April 2026	Complete
Share contact information for other key customer-facing contacts in case someone doesn't want to approach the rents team initially.	Include details of a customer's Neighbourhood Officer.	James Beswick	April 2026	Complete
Expand the rent support information to include budgeting advice.	Sign-post to the Irwell Valley Homes website and other partners who can provide budgeting templates and other information and materials.	Rachel Hart / Lesley Hunt /James Beswick	July 2026	Complete
Show appreciation for rent payments and explain how rent is used.	Include a thank you message on the transaction table.	James Beswick	July 2026	Complete
	Use infographics, statistics and case studies to illustrate where rent is spent and impact it has.	James Beswick Rents team	July 2026	Complete

Action plan to implement RSP Rents and Financial Inclusion review recommendations				
Theme: Communications about rent arrears				
Recommendation	**Actions**	**Responsible**	**Target**	**Progress**
Strengthen messaging on campaign communications targeting those in higher level arrears to highlight the gravity of the situation.	On arrears communications campaigns to customers in £1,500+ of arrears, clearly and directly explain the consequences of not addressing rent arrears, while remaining supportive.	James Beswick.	May 2026	Complete
Continue to share arrears balances in communications but reduce follow-up queries by including the date the balance reading was taken.	Include the date on which the arrears balance was calculated so customers know whether a recent payment has been taken into account.	Ian Rutherford James Beswick	May 2026	Complete
Make rent arrears letters stand out more to customers.	Redesign arrears letters to be more distinctive and emphasise the urgency/importance of the content through colour, layout or envelope messaging.	Communications team	July 2026	Complete
Ensure customers understand what stage of the rent arrears process they are at.	Provide a simple summary/infographic of the different stages in the arrears process in all direct arrears communications, including a clear indication of what stage the customer is currently at.	James Beswick Rents team	July 2026	Not possible due to the complexity and variances between different arrears cases. Infographics for other rent related information are being used.

Action plan to implement RSP Rents and Financial Inclusion review recommendations				
Theme: Customer contact and engagement				
Recommendation	**Actions**	**Responsible**	**Target**	**Progress**
Explore if there is a way to follow up with customers who abandon rent-related calls.	Assess average volume of abandoned calls through to the dedicated rents line; if team capacity allows, pilot call-backs to customers who hung up before connecting to a support officer.	Emma Burke / Rachel Hart	July 2026	Complete
Explore whether we could provide a more direct contact option for customers with higher arrears to help them engage more quickly.	Consider how this could work beyond the scope of the existing rents phone line and whether there is merit in expanding this further.	Emma Burke / Rachel Hart	July 2026	Complete
Support or facilitate opportunities for customer groups to collectively address shared financial inclusion issues in communal buildings (e.g., unable to access money-saving water meters or smart meters due to where they live).	Take as an agenda item to the Greater Manchester Housing Providers Customer Voice working group for discussion.	Sarah Walker	July 2026	Complete