



Our commitment

We are committed to setting and managing rent and service charges in a way that is fair, transparent and easy to understand.

We recognise that your rent is an important part of managing your home and finances, and we will provide clear information and support to help you stay in control.



Our approach to rent and service charges will be:

- 1 **Transparent.** We clearly explain how charges are set and what they cover.
- 2 **Fair.** We apply charges consistently and in line with regulations.
- 3 **Clear.** We use plain language so you understand what you are paying for.
- 4 **Supportive.** We help you manage your rent and offer support if needed.
- 5 **Responsive and accountable.** We act quickly if issues arise and put things right.

How we set rent and service charges

We will:

- ✓ Set rents in line with Government regulations and your tenancy agreement.
- ✓ Clearly explain what your rent covers and how it is calculated.
- ✓ Provide a clear breakdown of:
 - Rent.
 - Eligible service charges.*
 - Ineligible service charges.**
- ✓ Send you a full breakdown at least 28 days before any changes take effect.

* Eligible service charges are costs for services that you may be able to get help with through Housing Benefit or the housing element of Universal Credit.

** Ineligible service charges are costs that you will need to pay yourself, as they are not covered by Housing Benefit or Universal Credit.



How we set rent and service charges

Irwell Valley Homes uses variable service charges in our social rent homes – this means you only pay for the services you use.

Where service charges are based on estimates, we will:

- ✓ Use the best available information.
- ✓ Compare estimates against actual costs.
- ✓ Credit your service charge account with the difference if the estimate ends up being less than the actual cost.
- ✓ Add the difference to your service charge account if the estimate ends up being more than the actual cost.

We will also:

- ✓ Base service charges on actual costs wherever possible.
- ✓ Consult with you before introducing any new service charges, explaining why they are needed and how they are calculated.



How we communicate changes

When your rent or charges change, we will:

- ✓ Write to you clearly with:
 - The new amount.
 - When the change takes effect.
 - What each charge relates to.
 - Who to contact if you have questions.
- ✓ Use plain, simple language and avoid jargon.
- ✓ Provide information online about how charges are estimated and calculated.
- ✓ Outline what services the charges are for.





How we collect rent

We will:

- ✓ Offer a range of ways to pay, including:
 - Direct debit.
 - Online payments through Allpay.
 - PayPoint.
 - Phone payments.
- ✓ Provide regular rent statements so you can track your account.
- ✓ Contact you promptly if your account falls into arrears.
- ✓ Offer support early if you are having problems paying your rent, without judgement.

Supporting you with your rent

We will:

- ✓ Support you with:
 - Benefit applications.
 - Checking you're receiving everything you're entitled to.
 - Budgeting and managing debt.
- ✓ Work with you if you fall behind on payments by:
 - Contacting you early.
 - Listening to your circumstances.
 - Agreeing an affordable repayment plan.
- ✓ Only consider legal action as a last resort.
- ✓ Put you in touch with specialist support where needed.

How we can work together to meet this standard

To help us provide the best service, we ask that you:

- ✓ Tell us as soon as possible if your financial circumstances change.
- ✓ Keep your rent account up to date.
- ✓ Contact us early if you are struggling to pay.
- ✓ Let us know if any information we provide is unclear.
- ✓ Treat our colleagues with courtesy and respect.





Tailoring our service to you

We want to provide homes and services that meet your needs.

If you need us to communicate with you in a particular way or offer extra support when delivering services, please contact our **Customer Service Team** to let us know.

We recognise that understanding and managing rent and service charges can be challenging for some customers. We will:

- ✓ Offer additional support where you may need help understanding your charges.
- ✓ Take account of your individual circumstances when providing support.
- ✓ Treat you with dignity, respect and fairness and without judgement at all times.

If we don't meet this standard

If you feel we have not met the commitments set out in this standard, you can:

- ✓ Contact our **Rents Manager** or **Rents Team Leader** through our **Customer Service Team**.
- ✓ **Make a complaint** – find out what to expect from our **Complaints Service** [here](#).

How we check we're meeting this standard

- ✓ **We monitor** the accuracy and timeliness of rent and service charge setting and communications.
- ✓ **We use feedback** from surveys, compliments, complaints and general comments to improve our service, acting on specific concerns and identifying trends.
- ✓ **We support** the Resident Scrutiny Panel and other customer involvement groups with any reviews they carry out and explore and implement actions they recommend.
- ✓ **We review** these standards in line with the policies which sit behind them. We will also update them based on customer feedback and best practice.