

# Your latest rent statement

irwell  
valley  
homes

We are  
here to  
help

Get in  
touch  
today



## Please contact us today about your rent arrears.

We understand that being in rent arrears can feel daunting, but by reaching out to our friendly team we can help you get your rent account back on track and protect your home for the future.

### If you're not on a repayment plan

Please get in touch so we can work with you to agree an affordable plan and look at any extra support you may be entitled to.

### If you're already on a repayment plan


Thank you for working with us. Please continue to keep to the schedule we've agreed. If your circumstances have recently changed, please get in touch and let us know and we can discuss if there is any further support we can provide.

Take the first step towards dealing with your arrears today. Call us on **0300 561 1111** and select option 1 to speak to your dedicated rent specialist.

This newsletter has been uploaded to our website [www.irwellvalley.co.uk](http://www.irwellvalley.co.uk) where you can use our accessibility tool to read it.

The tool will allow you to translate into your preferred language; increase / decrease the font; change the font type and spacing; change the colour contrast or have the content read aloud.



Click on the icon  to open the tool and select what you need.

If you need us to communicate or provide services in a particular way, please let us know. Email [contact@irwellvalley.co.uk](mailto:contact@irwellvalley.co.uk), call us on **0300 561 1111** or discuss with your Neighbourhood Officer.

To jest Twoje ostatnie zestawienie czynszu i biuletyn z Irwell Valley Homes. Zeskanuj kod QR, aby przeczytać go w języku polskim, korzystając z narzędzia ułatwień dostępu na naszej stronie internetowej.

Irwell Valley Homes هذا هو أحدث بيان إيجار ورسالة إخبارية من مسح رمز الاستجابة السريعة ضوئيًا لقراءته باللغة العربية. باستخدام أداة الوصول الموجودة على موقعنا.

Irwell Valley Homes ين آخرین بیانیہ اجاره و خبرنامه شما از را اسکن کنید تا با استفاده از ابزار دسترسی در وب QR است. کد سایت ما، آن را به فارسی بخوانید.

ઇરવેલ વેલી હોમ્સ તરફથી આ તમારું નવીનતમ ભાડું નિવેદન અને ન્યૂઝલેટર છે. અમારી વેબસાઇટ પર સુલભતા સાધનનો ઉપયોગ કરીને તેને ગુજરાતીમાં વાંચવા માટે QR કોડ સ્કેન કરો.

Irwell Valley Homes ہ آپ کا تازہ ترین کرایہ کا بیان اور لیٹر ہے۔ ہماری ویب سائٹ پر ایکسیسیبلٹی ٹول کا استعمال کرتے ہوئے اردو میں پڑھنے کے لیے کوڈ کو اسکن کریں۔ QR

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about our grounds  
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Find out how you  
can help improve  
our services

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Access neighbourhood services & report ASB

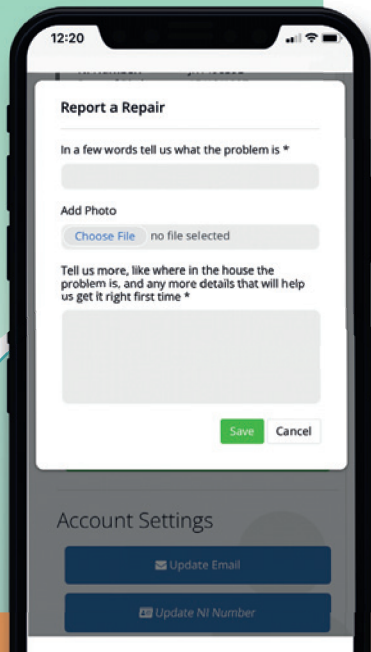
Order and manage your repairs

Our online service offers a way to manage your home and tenancy online, at a time which suits you.

Check your rent account & make payments

Update your personal details any time

To request a log-in visit [www.irwellvalley.co.uk/contact-us/customer-portal](http://www.irwellvalley.co.uk/contact-us/customer-portal) and fill out the form.



You'll then receive an email from Rubixx - who we have worked with to develop the portal - with your temporary password.

Check your junk mail folder if you don't see it.



For more information and a handy how-to guide to help you get the most out of the new service, scan here.

0300 561 1111 | [www.irwellvalley.co.uk](http://www.irwellvalley.co.uk) | [contact@irwellvalley.co.uk](mailto:contact@irwellvalley.co.uk)

# Protect your personal belongings with home contents insurance



We take out insurance to cover the structure of your home, but customers are responsible for ensuring they have contents insurance. This ensures personal belongings are covered against damage and theft and provides peace of mind that your possessions are protected.

The My Home contents insurance is a specialist policy for tenants living in social housing. Provided by Thistle Tenant, it protects household goods and contents – including furniture, electrical items, carpets, clothing, jewellery and ornaments – against specific events, for example fire, theft or burst pipes.

It also covers replacement of external locks if keys are lost or stolen and the contents of the fridge and freezer in the event of a breakdown.

You can get a quote online at [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk).

You can also use price comparison sites like **Money Supermarket** and **Compare the Market** to research packages and prices available from other insurance companies.

# Supporting you with **your rent**

## How we helped David\* get back on track



David from Tameside fell behind on his rent after losing his job and spending time in hospital. His arrears reached more than £900, and he received a Notice of Seeking Possession – the first stage in the eviction process.

Feeling unsure what to do, David contacted our Rents Team for help.

Our Rent Support Officer immediately put David in contact with Lesley, our Financial Inclusion Officer, to ensure he got the right support.

Lesley helped David apply for the benefits he was entitled to, but had been missing out on.

Together they agreed a manageable repayment plan that worked for him and he got his arrears under control.

By taking the first step to reach out to us, David avoided further action and secured his home for the future.

*\*Name changed.*

## Reach out to our team **today**







Your rent support officer is **Callum Payne**.

You can contact them by calling **0300 561 1111** and selecting option 1.

You can also reach us by using **Live Chat** on our website: [www.irwellvalley.co.uk](http://www.irwellvalley.co.uk), sending us an email at [contact@irwellvalley.co.uk](mailto:contact@irwellvalley.co.uk).

**When you contact us, we can work together to tackle your arrears and get your rent account back on track, just like we did with David.**

Our supportive and friendly team can help you with:

-  Applications for additional financial support from trust funds, hardship funds, and charities.
-  Ensuring you're receiving all the welfare benefits that you're entitled to.
-  Budgeting and managing your bills.
-  Opening a bank account.
-  Finding affordable sources of credit.
-  Saving energy and lowering your household bills.
-  We may also be able to help with vouchers for food and fuel, depending on your circumstances.

# Meet Lesley – here to help you access the right support

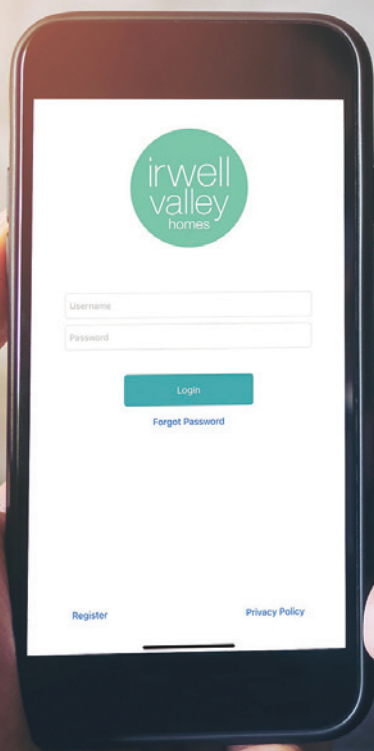
Lesley has worked in our rents team for over 10 years, and there's very little she doesn't know about benefits, what financial help is out there, and how to access the right support.

She can help with:

- **Checking you're receiving all the benefits you should be.**
- **Housing Benefit and Universal Credit issues.**
- **Support with moving from other benefits onto Universal Credit.**
- **Council Tax Support applications.**
- **Budgeting.**
- **Reducing water and energy bills.**



You can contact Lesley by calling **0300 561 1111** and selecting **option 1**.



## Could you be entitled to **extra income?**

You can find out if you're entitled to any extra income or benefits today by using our benefits calculator.

Over the last year we've helped customers unlock more than £500,000 in extra income. It only takes a few minutes to see if you are receiving all the money you're entitled to.

Scan the QR to check now.



# Don't forget...

to keep your circumstances up to date on your UC journal.



**If you receive Universal Credit**, don't forget to tell them about the changes to your rent and/or service charges which began in October 2025 or April 2026. This ensures you don't miss out on any housing payments you're entitled to.

**If you manage your Universal Credit online:**  
Log into your journal and report a change of circumstance here: [www.gov.uk/sign-in-universal-credit](http://www.gov.uk/sign-in-universal-credit)

**If you manage your claim over the phone:**  
Call the **Universal Credit Helpline** on **0800 328 5644**.

Please take a couple of minutes today to update this important information if you've not already done so.

If you are unsure about what your rent and eligible service charges are, please contact our **Customer Service Team**, who will be happy to help. You can live chat with them at [www.irwellvalley.co.uk](http://www.irwellvalley.co.uk) or call them on **0300 561 1111**.

## Alternative Payment Arrangements (APAs)

If you receive **Universal Credit**, you may be able to have your housing costs paid directly to us if that's what you'd prefer. This can ease the pressure of budgeting household bills and help prevent you going into arrears or your arrears increasing.

Contact us if you think you'd benefit from an APA - we can request this on your behalf.

- You may be eligible if you're experiencing:
- Rent arrears or worries about falling behind.
  - Debt problems or financial hardship.
  - A recent bereavement.
  - Issues with your physical or mental health.
  - Difficulties managing money month to month.



# Removing the two-child cap

## What this could mean for your benefits

**At the start of April, the government removed the two-child limit on Universal Credit.**

### What's changed?

The rule that limited Universal Credit being paid for the first two children in a family has now been removed. This means families will receive the **Child Element of Universal Credit** for every child in their household.

This only applies to the Child Element of Universal Credit and is separate from Child Benefit which has always been available for all children in a family.

**The Child Element of Universal Credit is worth £292.81 per month.**

Some households may not see the full increase if their Universal Credit is limited by the Benefit Cap. If anyone in your household has a disability or long-term health condition, or you receive certain types of support, you may be exempt from the Benefit Cap and should receive the full amount.



### Do I need to do anything?

Most customers will not need to do anything as payments should update automatically.

However, if you don't see the change by May 2026, you can send a message in your Universal Credit journal or call the **Universal Credit helpline on 0800 328 5644**.

If you're not currently claiming Universal Credit but think you may be eligible following the rule change, you can use our benefits calculator to check.

### We're here to help

If you're unsure what this change means for you, or you'd like help understanding your Universal Credit claim, please contact our **Rent Support Team** by calling **0300 561 1111 (option 1)**.

## How a **Discretionary Housing Payment** could help you out of arrears

If you receive benefits which go towards your rent, we know they don't always cover the full cost, and this can be difficult - especially if you're in rent arrears.

But there are still options available to you, such as **Discretionary Housing Payments (DHP)**.

DHP is a payment from your local authority which can help towards paying your rent or rent arrears.

How much you are paid and how often is decided by your local authority; however, it could cover your whole rent or be backdated to pay off your arrears.

To be eligible for DHP, you must be entitled to Housing Benefit or the Housing Costs element of Universal Credit.

To find out more search your local council's website or scan the QR code to visit the UK government website.



# How your feedback is shaping our services and helping us to improve

Your experiences of living in our homes and communities helps us to understand how we're doing, what's going well, and what we need to do better.

**YOU SAID**  
**WE DID**

**Thank you...** to everyone who has engaged with us in all sorts of ways – from filling out a survey to attending a focus group or being a member of one of our customer groups. Here are some of the improvements we've made based on what you've told us.

## You said...

It's really frustrating when a job can't be completed because Irwell Valley Homes colleagues don't have all the materials they need.

## We did...

We completed a stock check of our vans to make sure they are equipped with the things they need to get jobs done.

## You said...

When I report an emergency repair, it would be reassuring to get a confirmation that everything is in hand.

## We did...

We introduced a text message confirmation for emergency repairs, giving you peace of mind that someone is on the way to help.

## You said...

It's unclear what an 'accessible ready' new home is. How do I know if a particular home is suitable for me?

## We did...

We improved the description of what an accessible-ready home is, to help make it clearer what features they have and what further adaptations might be needed to meet individual needs.

## You said...

The cost of living is really high and getting support with rent should be as quick and easy as possible.

## You said...

I want to know who my **Neighbourhood Officer** is and to see them out and about in my area more often, including in the evenings and at weekends.

## We did...

We share details of our Neighbourhood Officers on our website and in regular Community Newsletters. We also regularly promote their estate inspections and community drop-ins on our website, through email newsletters, and on our social media channels – inviting customers along to meet with them.

We're currently organising a programme of digital drop-ins where customers can meet up with us remotely in the evenings or a Saturday morning. Keep an eye on our website and social media [@IrwellValleyHomes](#) for the latest updates.



## We did...

We have added a new phone line. If you press 1, this now connects you directly with our **Rent Support Team**, making it easier and quicker to get the help you need.

# Keeping our green spaces looking great

**Thank you...**  
to everyone who has shared their experiences of the grounds maintenance service through the *Rate My Gardener* surveys.



**We know there have been issues with the grounds maintenance service and we have been working hard to put plans in place to improve things ready for this spring and summer. From this spring, part of the service will be delivered by a new team employed by Irwell Valley Homes and working as part of our own estates team.**

This new service will focus on our largest estates of Sale West in Trafford and Haughton Green in Tameside. Thank you to customers who joined us at our feedback sessions to discuss these new services last month. We're delighted that one of our customers has been successful in their application to join the team!

Our current contractor, Goulds, will continue to look after our other green spaces across Greater Manchester, and with less ground to cover, they'll be able to focus on delivering a more consistent and responsive service for these areas.

We'll keep reviewing the service, listening to your feedback, and acting on what you tell us.



If you'd like to tell us about the grounds maintenance service in your area, you can complete our Rate My Gardener survey by scanning this QR code



# Get involved and make a difference in your area



## Join us as a **Community Connector** this year!

Helping to make your community a great place to live, our Community Connectors will support us to drive the improvements which matter most where you are.

It's all part of our latest Communities Strategy, which we launched last year, with three goals:

- **Promoting safe and peaceful neighbourhoods.**
- **Maintaining clean and green spaces.**
- **Working with customers and our partners to make a difference.**



### Did you know you could win £250 just by completing one of our short service experience surveys?

We issue these quick surveys to customers when they've received a service from us – for example after a repair - to ask how things went. If you complete the survey, you'll be entered into our prize draw which takes place every three months.

It's a great way for you to share your views, help us improve our services, and be in with a chance of winning £250!

Our Community Connectors will be our eyes and ears on the ground ensuring our Neighbourhoods Team and Customer Engagement Lead respond to what's needed.

Whether that's working with our partners to tackle hotspot areas of anti-social behaviour or putting forward ideas for community projects which could benefit from grant funding from our Irwell Valley Foundation charitable investment fund.

## Join our **Customer Communications Group**

Help us improve our communications like this newsletter!

We want our communications to be professional, friendly and easy to understand - containing the information that you want and need to know.

You can help by giving us feedback on things like our newsletters, leaflets, emails and annual report before they go out.

You can do this from the comfort of home and at a time that suits you.

Everyone who provides feedback will be entered into our annual prize draw to win **£150** in shopping vouchers.

If you'd like to join our Customer Communications Group, email [involve@irwellvalley.co.uk](mailto:involve@irwellvalley.co.uk). Membership is flexible, so you can get involved whenever you have time.

# Help shape the services you receive

## Our Resident Scrutiny Panel wants to hear from you!

**Our Resident Scrutiny Panel is a group of involved customers who take a deep dive into different areas of our work and make recommendations for how we could improve.**

We currently have some vacancies on the panel and would love to hear from you if you're interested in giving some time to help shape the services you receive.

Members have just completed their latest review into our rents and financial inclusion service, putting forward a set of recommendations that we'll now work through – for example, making rent information clearer and easier to access on our customer portal.

The actions are monitored by a committee of our board of management, taking customer insight and feedback to the highest level in our organisation.



### What's involved?

A meeting in-person on the second Monday of the month between 6pm and 8pm, plus work on activities in between.

### What does the panel do?

Panel members work together to:

- Speak to colleagues about the service being reviewed.
- Examine performance data and other materials.
- Identify strengths and areas for improvement.
- Produce recommendations for our teams.

### What could I get out of being a member?

- Make a meaningful difference.
- Gain new skills in research, interviewing, teamwork and service evaluation.
- Meet other residents who care about their community.
- A £20 retail voucher for each meeting you attend.

You don't need any previous experience - just an interest in helping us improve and a willingness to get involved.

### Anything else I should know?

We'll reimburse the cost of any mileage or arrange transport for you to attend meetings if needed.

If you're interested, please email [involveme@irwellvalley.co.uk](mailto:involveme@irwellvalley.co.uk) letting us know why. This can be a short write up or a video clip, or you can call us on 0300 561 1111 and arrange a chat with Jen, our engagement lead.

# Your neighbourhood team

## Introducing your Housing Officer

We've updated the job title of our Neighbourhood Officers – they are now known as Housing Officers.

You told us that “*Neighbourhood Officer*” could be confusing and didn't always explain the work they do. As the first point of contact for you, we want their name to better reflect the role they carry out and make it easier for you to know who you need to contact.

Your Housing Officer will continue to support you in managing your tenancy and will help ensure your neighbourhood is a good place to live.

Check our website to find out who your Housing officer is.

Every few months you'll receive a community newsletter from your Housing Officer. These will include updates on what they've been working on, information about local issues, and news about what's happening in your area.

They will also continue to carry out regular neighbourhood inspections to pick up any tenancy or neighbourhood issues. We always welcome customers joining us on these inspections. You can find out when the next one for your area is by scanning the QR code here.



## Improving how we manage anti-social behaviour

From April, our team will be delivering mediation services to help resolve anti-social behaviour (ASB) disputes between neighbours.

Our Housing Officers and Community Safety Officers all received training in March.

Mediation is a confidential, voluntary, and informal way to help resolve disputes between neighbours. It supports our ASB service by offering:

- **Faster support:** Mediation is often quicker, more successful, and less stressful than going down more formal routes in resolving ASB.
- **A more personal service:** You'll be supported by our Housing Officers, who know your area and understand what's happening locally.
- **A chance to repair relationships:** Mediation can help reduce tension between neighbours and find a way forward that works for everyone.
- **You stay in control:** Rather than having a solution imposed, you help shape an agreement that feels fair and practical for you.



We want to play our part in creating safe and peaceful neighbourhoods and mediation is an important tool in this. If you're experiencing ASB or would like to know more about how mediation could help, please contact your **Housing Officer** or call us on **0300 561 1111**.

You can access lots of tips and advice to help deal with neighbourly issues in our **Good Neighbour Toolkit**. Scan the QR to take a look.



# Thinking about moving?

..... A mutual exchange could be the answer .....

If you're looking for a new home, a mutual exchange is a quick and simple way to move. This is where you swap your home with someone else who also lives in social housing.

A mutual exchange can be a great option if you want to:

- Move to a different area.
- Find a home that's a better size for your needs.
- Be closer to work, school, or family.
- Downsize to reduce your living costs.

A mutual exchange puts you in control, allowing you to manage your home move in a way that works for you.

We've partnered with House Exchange, a free and easy-to-use national database of social housing customers who are looking to swap homes.

You can find out more about a mutual exchange and House Exchange by scanning this QR code:



## ..... Safe, supportive and social .....

Why our independent living schemes could be a great move

Did you know we offer a choice of affordable homes across Greater Manchester that support people aged 55 and over to live independently in their own homes, but with help and support if they need it?

Our Independent Living homes offer:

- **Safety** - Residents enjoy their own self-contained home, within a safe and friendly community.
- **Support** - Every scheme has a co-ordinator who provides advice and support for residents.
- **Social opportunities** - There are great communal facilities where there is always something going on for those who want to get involved!



To find out more about our independent living schemes scan the QR code. To check availability, please email [contact@irwellvalley.co.uk](mailto:contact@irwellvalley.co.uk) or call 0300 561 1111.

# Make sure we're up to date with how **we can support you in your home**

Thanks to everyone who has updated us when we've contacted you over the last few months to complete a customer check in.

This is an opportunity for us to run through a few questions with you about your home and circumstances, to check everything is going well and to see if there is any further support you need.

Having up to date information about you and your household helps us to deliver better services for you.

In some cases, the check-in might lead onto a visit from one of our team to discuss in more detail what you need and how we can help.

The check-ins will continue over the coming months - we really appreciate everyone who takes the time to fill us in.



## Did you know?

You can update us about your circumstances and other information like your contact details in our customer portal.



Visit our website [www.irwellvalley.co.uk/contact-us/customer-portal](http://www.irwellvalley.co.uk/contact-us/customer-portal) to log-in or request an account.

## Do you need support managing your tenancy from a relative or friend?

**We know that sometimes it can be helpful to have support managing your home and tenancy from a relative, friend, or other representative.**

But we are unable to speak to these people on your behalf unless you have given us signed consent, through our permission to discuss form.

This form is part of our security arrangements for keeping your details safe and secure and will need to be completed before we are able to discuss your home or tenancy with your representative.

If you'd like to set one up, please get in touch.



# Your safety is our priority

Keeping you and your home safe is our top priority. That's why we carry out regular safety checks, inspections and repairs. Please help us to help you by giving us access to your home for appointments.

Allowing access for these safety checks and inspections helps us spot issues before they become a hazard, keep your home safe and well-maintained, and plan future repairs and improvements.

It also means we're more likely to complete checks on the first visit, which reduces disruption and the need for further appointments.

Since October, Awaab's Law has set clear legal timescales for landlords to act when damp and mould is reported. This was introduced to make sure issues that could affect your health are dealt with quickly and safely. To keep you safe and meet these timescales, it's really important that we can get into your home to inspect, diagnose, and fix problems as soon as possible.

You can find out more about **Awaab's Law** and how we respond to damp and mould by scanning the QR code here:



scan me

If you can't make an appointment, please let us know as soon as possible, by calling **0300 561 1111**, or using LiveChat on our website [www.irwellvalley.co.uk](http://www.irwellvalley.co.uk), so we can rearrange it at a time that works for you.



## Top tips from our trades

Did you know that we've produced a series of how-to videos which can help with some of the common issues you might experience at your home, and which come under your responsibility as the tenant?

From low pressure on your boiler and bleeding your radiators, to checking your electrics – we've got a video and a written summary to help you.

Scan the QR code to watch and find out more.



If you're not sure who is responsible for what in your home, you can find a handy guide on our website to remind you, or scan the QR code.



# Help us to keep your home healthy



**We're carrying out Healthy Home Surveys across our communities to help make sure your home stays safe, comfortable, and in good condition.**

These surveys are quick and simple, and there's no need for you to do anything.

**And don't worry - this isn't an inspection of you!**

We just need to have a quick look at the different parts of your home, like the kitchen, bathroom, and windows. This is so we can plan for any repairs or upgrades your home might need in the future and keep your home safe and in good condition.

## What to expect

- The survey usually takes around 30–60 minutes.
- A surveyor will look at the inside and outside of your home.
- All surveyors will carry official Irwell Valley Homes ID.

If you're due to have a Healthy Homes Survey, we'll have been in touch by email, text or letter. So please keep an eye out.

Don't forget to allow us access when an appointment has been made, so we can get things done quickly and safely.

## Support with the cost of living

We know it's difficult right now, so we urge anyone who is concerned about their finances to contact us so we can see where we or our partners can help.

Greater Manchester Combined Authority's Helping Hand web pages include details of how to access a wide range of help, both across the region and in your local area.

From support with food and energy costs, to help accessing childcare and employment, as well as details of the various hardship funds offered by different local councils, the site highlights the help available if you're affected by the cost-of-living crisis.



Visit [www.greater-manchester-ca.gov.uk/what-we-do/helping-hand](http://www.greater-manchester-ca.gov.uk/what-we-do/helping-hand) or scan the QR code.

