

Your latest rent statement

irwell
valley
homes



Here to
support you
with your
rent arrears

Contact
us today



We know the cost-of-living is still high, and this can make prioritising your rent hard. We also understand that clearing your rent arrears can feel overwhelming and it might be difficult to know where to start.

Our friendly team is here to help you take back control, get your rent account back on track, and reduce the burden of rent arrears.

Are you on a repayment plan?

If you're not already on a repayment plan, please contact us today to discuss your situation so we can set up an arrangement that works for you.

We'll agree a plan with you that is manageable and suits your circumstances. This then helps you pay off your arrears over time, taking away the stress and worry of how to repay the debt.

To set up a repayment plan, call us today on 0300 561 1111.

This newsletter has been uploaded to our website www.irwellvalley.co.uk where you can use our accessibility tool to read.

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, 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 امسح رمز الاستجابة السريعة ضوئياً لقراءته باللغة العربية. باستخدام أداة الوصول الموجودة على موقعنا

Irwell Valley Homes بين 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 کا نیوز ہ آپ کا تازہ ترین کرایہ کا بیان اور لیٹر ہے۔ ہماری ویب سائٹ پر ایکسیسیبیلیٹی ٹول کا استعمال کرتے ہوئے اردو میں پڑھنے کے لیے



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your rent

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Pension Credit:
Check if you or a
loved one are eligible

Page 8

Help us to keep you
and your home safe

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Hello (Name)



How we helped Ian* take back control of his rent

Last year, Ian – one of our customers in Salford - reached state pension age and was looking forward to a happy retirement.

But on turning 66, Ian's Universal Credit payments stopped. Although his state pension had started, he was no longer receiving any help towards his rent or Council Tax.

Feeling powerless and unsure what to do to cover the shortfall in his income, Ian fell into arrears which quickly spiralled to more than £1,800.

He was suffering in silence until he answered a call from Emma, a member of our friendly and knowledgeable rents team. During the call, Ian opened up about his circumstances and the difficulties he was facing.

Emma provided assurance that help was available - referring him to Lesley, our Financial Inclusion Officer.

After confirming his income and savings, Lesley used our benefits calculator to check what further financial support Ian could access.

She found he could claim an extra £513 a month made up of:



- **£352.96** in Housing Benefit.
- **£92.60** in Council Tax Support.
- **£28.00** in Pension Credit.

Lesley completed all the application forms online for Ian and also secured three months' worth of back-dated benefits payments for him.

Once Ian receives his new benefits, Lesley is ready to help further - this time by putting together an application for a Discretionary Housing Payment from Salford Council. Read more about DHP on [page 6](#).

Don't carry the burden of debt alone like Ian once did. Reach out today and we can help you get back on track.



Reach out to our team today

When you contact us, we can work together to tackle your arrears and get your rent account back on track.

We may also be able to help with vouchers to help with food and fuel costs.

Our supportive and approachable team can help with:

- £ Applications to 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.

Contact us today and let us help you.

Your Specialist Debt Recovery Officer is Tracey Buckels.

If you need support with your rent account, you can reach them directly by calling **0300 561 1111** and selecting **option 1**. You can also contact us with enquiries about your rent using **Live Chat on our website**; by sending a direct message on social media **@IrwellValleyHomes** or by emailing **contact@irwellvalley.co.uk**.



It's now quicker and easier to speak to our rents team

If you need any support with your rent account, you can now get through to our rents team faster than ever!


Call us on **0300 561 1111** and select option 1 to speak directly to your dedicated rent specialist.

They'll be happy to talk you through what options are available to you, help you set up a repayment plan, or do a benefits check to see if you're entitled to more support.

You can also contact us by:

- Using the Live Chat on our website – **www.irwellvalley.co.uk**.
- Sending us a direct message on social media **@IrwellValleyHomes**.
- Emailing us at **contact@irwellvalley.co.uk**.





Remember to check if you're eligible for council tax support

If, like Ian, you're struggling with your Council Tax, remember to check if you're eligible for Council Tax Support.

You could be entitled to a reduction if you receive benefits such as Universal Credit.

The amount of discount depends on:

- Where you live - each council runs its own scheme.
- Your circumstances (*for example income, number of children, benefits, residency status*).

- Your household income - this includes savings, pensions, and a partner's income.
- If your children live with you.
- If other adults live with you.

For more information search your local council's website or call us on **0300 561 1111** to discuss your options. Remember to **press option 1** to go through to a dedicated rent specialist.

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.

www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments

scan me



Check you're receiving all the benefits you're entitled to

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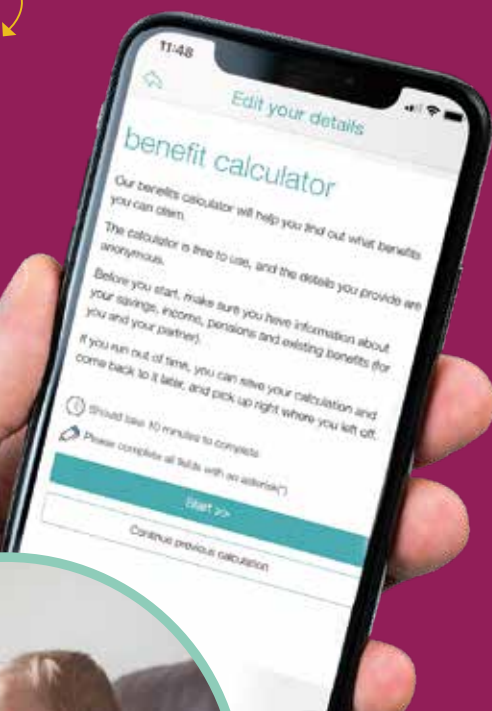
Lesley used our Benefits Calculator to help Ian claim an extra £118.39 a week.

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Why not take a few minutes today to check that you're receiving all the money you're entitled to?

It takes just 10 minutes to check benefits, grants and other support you or your family may be entitled to.

You can access the benefits calculator on our website, or scan the QR code here: <https://irwellvalleyha.entitledto.co.uk/home/start>



Last year we helped our customers to access **£502,656** in extra income.



#CostOfLiving



Supporting you with the switch to Universal Credit

If you currently receive:

- Related Employment and Support Allowance (*ESA*)
- Income Support
- Income Based Job Seekers Allowance (*JSA*)

then you will soon be moving to Universal Credit (*UC*)

The Department for Work and Pensions (*DWP*) will be writing to you before the end of September 2025 to ask you to claim Universal Credit. This letter is called a Migration Notice.

What to do if you receive this letter

If you receive a Migration Notice, you will be given three months to make a claim for Universal Credit.

It is important you make a claim before the deadline stated in the letter. This is to avoid your benefit payments being stopped or delayed.

If you have received a Migration Notice and you are worried about making a claim for Universal Credit, then you can contact the Universal Credit Migration Notice Helpline on **0800 169 0328**.


We're here to help and support you

We know that the switch to Universal Credit might seem scary or overwhelming – but we're here to help you.

If you're worried about anything, including budgeting for and paying your rent, just get in touch – we're here to help.

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If you need any support, then reach out to our Rents Team today. You can contact us through Live Chat on our website www.irwellvalley.co.uk, by emailing contact@irwellvalley.co.uk or calling **0300 561 1111**.



Many older people miss out on Pension Credit because they think they won't qualify.

Don't assume Pension Credit isn't for you!

Many older people miss out on Pension Credit because they assume they won't qualify. But far more people are eligible than you might think!

Pension Credit can make a huge difference, as it's a 'gateway benefit' to other support. This means even a small weekly amount can unlock further discounts and extra help which make it really worthwhile.

Just by qualifying for a few pounds each week, Pension Credit could mean you're entitled to:

- Winter Fuel Payment of £200 or £300.
- Housing Benefit.
- Council Tax Support.
- Warm Home Discount.
- Cold Weather Payments.
- Free NHS dental treatment and help with glasses.
- Free TV licence (*if you're over 75*).

What is Pension Credit

Pension Credit is a benefit for people over State Pension age. It is a weekly benefit to boost your income and is based on how much money you have coming in. There are two parts to it – one element is called Guarantee Credit and the other is called Savings Credit. You might get one or both parts.

- **Guarantee Credit** tops up your income to a minimum level.
- **Savings Credit** is a small top-up for people who have a modest amount of income or savings.

We can help you check if you're eligible with just a few simple questions. Remember to talk with relatives or friends of pension age to see if it's worth them checking too.



Get to know your neighbourhood team

Your Neighbourhood Officer is your go-to person for any issues related to your tenancy or community.

They carry out regular estate inspections to ensure your area is clean, safe, and well-maintained and host drop-in sessions in your community where you can call by to see them. They will pick up any tenancy or neighbourhood issues during these visits.

Your neighbourhood officer is
Chelsea Newton

You can contact them by emailing
Chelsea.Newton@irwellvalley.co.uk.



Your neighbourhood officer writes a newsletter four times a year to let you know what they've been up to. You can find out more on our website by scanning the QR code - **www.irwellvalley.co.uk/for-customers/your-neighbourhood**

scan me



We want you to successfully manage your tenancy but recognise that sometimes people need some extra support to help with this. This is where our local tenancy sustainment coaches can help.



The tenancy sustainment coach covering your area is Donna Davidge.

If you need extra support, please contact us through Live Chat on our website **www.irwellvalley.co.uk**, by emailing **contact@irwellvalley.co.uk** or calling **0300 561 1111**.

Help us to keep you and your home safe



We're committed to providing you with a safe and well-maintained home.

Please help us with this by reporting repairs we're responsible for quickly; being available for appointments we've arranged; and letting us in to your home to carry out our checks and inspections each year.

Completing these inspections is one of our legal duties as your landlord, and it is part of your tenancy agreement that you allow our teams access to your home to carry them out.

When we complete an appointment on the first visit, it also saves us time and money– which can then be invested back into your homes and communities.

Our programme of checks and inspections

- ✓ **Surveys looking at the condition of your home** - to help us plan and budget for future improvement works such as new kitchens, bathrooms or windows.
- ✓ **Electrical wire safety testing** - to ensure your home's wiring and electrical systems are safe.
- ✓ **Annual gas safety checks** - to inspect pipework, appliances, and flues and ensure your home has an up-to-date gas safety certificate.
- ✓ **Fire door inspections** - for customers living in buildings of a certain height, we check flat front doors meet fire safety standards.

The reality of a survey or safety check might be different to what you think

Myth: It's just an excuse to have a nosey around my home

Reality: Our surveyors, inspectors and engineers are there to carry out a series of checks of the home, fixtures, fittings or equipment.

They have a set process to work through depending on the type of inspection to ensure the right things are covered. They'll explain all this beforehand and talk through it again on the day, so you know what to expect and where they'll need access to.

Myth: I've never had a problem before, so I don't need the checks

Reality: Just because everything has always been okay, doesn't mean it always will be. In fact, the regular checks are an important way of ensuring everything stays in good condition and offers a chance to find things early if equipment is starting to deteriorate. This is really important so we can take action to repair or replace anything before it becomes unsafe.

If you can't make an appointment or need to rearrange, then let us know as soon as possible. We're happy to work with you to find a time that suits.

To rearrange an appointment, you can contact us through Live Chat on our website www.irwellvalley.co.uk or by calling 0300 561 1111.

Access further updates by **connecting** with us on **social media**

We regularly share information and advice for our customers on our social media channels.

When you follow us you'll hear up to date news and information about:

- Help with accessing benefits.
- Advice to help you tackle debt.
- Money-saving tips.
- Information about free meals and activities for children.
- Local support available to you.
- Updates about what we're doing in your area, including community news and events.

Follow us on Facebook:
[@IrwellValleyHomes](#)

Follow us on Instagram:
[@IrwellValleyHomes](#)

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Connect with us
on Facebook and
Instagram and you
could win **£100** in
shopping vouchers.

When we hit our
5000th follower one
lucky person will be
chosen at random
to win – *make sure
you're in it to
win it!*

Myth: I'll just fix things myself if there's a problem

Reality: The law says that as your landlord, we must send qualified tradespeople to carry out this work. We appreciate you might only be trying to help, but it's important that the job is done by one of our team and the relevant safety certificate issued for our records.

Myth: The appointment will take ages and involve lots of disruption

Reality: We work as quickly and efficiently as possible and leave areas as we find them to minimise any disruption to you.

Myth: You won't do any work in my home anyway because I'm in rent arrears.

Reality: We're here to support you to deal with your rent arrears - please reach out if you need our help. Regardless of the status of your rent account, we need to complete these important checks in your home. Our teams won't judge you or your situation and are there to complete the works needed to keep you and your family safe.



Got something to say about our services? We're listening!

Join Irwell Valley Homes as one of our involved customers and use your voice to help us improve.

As someone who lives in one of our homes, your insight and experience can help us:

- Focus on the priorities that matter most to you.
- Highlight where we need to do better.
- Understand what's going well and what we need to do more of.

We're currently recruiting for new members to join our:

Why get involved?

- Make a real difference to the homes and services we provide.
- Develop new skills.
- Meet new people.
- Gain valuable experience.

We'll support you along the way, including help with transport and training as well as gift vouchers to say thank you for your time.



Resident Scrutiny Panel

Who review our services and make recommendations for how we can improve.



Building Safety Forum

Who provide feedback and input on fire safety works, advice and communication.



Customer Communications Group

Who review the letters, newsletters and other communications we send to ensure they're helpful and accessible.



Policy Review Group

Who provide feedback on policies we are introducing or updating, to ensure they meet your needs, and we've considered all the issues that are important to you.

Join with us and help us make an impact together.

For more information visit www.irwellvalley.co.uk/for-customers/customer-involvement or contact our Customer Engagement Lead Jen Smith Jennifer.smith@irwellvalley.co.uk / 0300 561 1111.