Your latest rent statement

Please contact us today about your arrears

If you're already on a repayment plan, please ensure you keep to the schedule we've agreed.

We're here to help you tackle your rent arrears.

If you're not already on a repayment agreement with us, please contact us today so we can work together to put one in place and see what other support we can offer.

Dealing with the debt and paying your rent is important to secure your home. We understand your situation might feel daunting, but we can help you to take back control.

If you are already on a repayment agreement, please stick to the schedule we've agreed and contact us straight away if your circumstances change.

Rent debt doesn't have to lead to legal action and we won't evict anyone who engages with us to seek support.

Speak to our friendly team today and take the first step towards getting back on track.

scan me

This newsletter has been uploaded to our website 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 Accessibility Tools **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.

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

ین آخرین بیانیه اجاره و خبرنامه شما از Irwell Valley Homes است. کد QR را اسکن کنید تا با استفاده از ابزار دسترسی در وب 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.

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

Support with **your rent**

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

Our knowledgeable and approachable team can help 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.**
- **Finding affordable sources of credit.**
- **Saving energy and lowering your household bills.**

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

Contact us today and let us help you.

- Talk to us via live chat on our website **www.irwellvalley.co.uk**.
- Send us a direct message on social media **@IrwellValleyHomes**.
- Email **contact@irwellvalley.co.uk**.
- Call **0300 561 1111** and press option 1.

We are here to help.

Making your **money go further**

With the cost of living continuing to put pressure on many households, creating a simple budget can be a great way to feel more in control of your finances.

Start by listing your monthly income, including wages, benefits or pensions. Then make a note of your regular outgoings such as rent, utilities, food, travel and any debt repayments. This will help you see exactly where your money is going and identify areas where you may be able to make small savings.

Try to prioritise essential bills, including your rent and arrears payments, before spending on non-essential items. Setting up direct debits or standing orders can also help you stay on top of payments and avoid falling behind.

It's often the small changes that make the biggest difference. Planning meals, shopping with a list and cancelling unused subscriptions can all help.

If possible, put aside a small amount each month for unexpected costs. Even a few pounds can build up over time and provide a helpful cushion in case of emergencies.

For a budget planner template visit **www.moneyhelper.org.uk** and if you need any support with budgeting get in touch with our team.

Plan ahead for the extra costs of school holidays

From childcare costs to higher food bills and days out, it's easy for spending to add up during the summer break.

Many local councils offer the Holiday Activities and Food (HAF) programme - designed for children who receive benefits-related free school meals. It provides free activities, healthy meals and opportunities to make new friends.

Visit your local council's website to see what's on offer in your area. You can also keep an eye on our socials - **@IrwellValleyHomes** – as we'll share information about programmes and activities organised by our partners in our neighbourhoods.

TOP TIPS

Other top tips include:

- **Set a holiday budget**
- **Pack a picnic rather than buy food out**
- **Or make use of the 'kids eat free or for £1' offers at various chains and supermarkets.**

Discretionary housing payments – **what's changed?**

From April 2026, Discretionary Housing Payments (DHPs) in England were replaced by Housing Payments, which are now part of the new Crisis and Resilience Fund, run by local authorities. The purpose of the support remains the same – to help people who receive Housing Benefit or the housing element of Universal Credit and are struggling with housing costs.

The new scheme can provide extra financial help if you're worried about paying your rent or have gone into rent arears.

Applications are still made through your local council, which will look at your individual circumstances and decide what support may be available.

While the funding is now delivered through a new programme, the aim is to make support easier to access.

If you need support applying for a housing payment from the **Crisis and Resilience Fund**, our team is here to help – contact your **Rent Support Officer** to discuss.

Introducing our new **Service Standards**

YOU SAID WE DID

We want to be clear about the service you can expect from us. That's why we've been working with customers to create a new set of Service Standards that explain what we do, how we do it and what happens if we don't get it right.

These standards have been created with customers during a series of focus groups across our communities and are designed to help make our services more transparent, consistent and accountable. Rather than focusing on internal processes, they set out our commitments in a way that matters to customers.

Each **Service Standard** explains:

- **What the service covers.**
- **What you can expect from us.**
- **Any timescales or key stages involved.**
- **How we monitor our performance.**
- **What you can do if we don't meet the standard.**

They give customers a clear way to understand the service they're entitled to receive and provide a benchmark against which our performance can be measured.

Visit our website to find out more and read the standards.

Improving how we communicate with you about your rent

Earlier this year, our Resident Scrutiny Panel completed an in-depth review of our rent and financial inclusion services.

The panel made several recommendations to help us improve, including making rent information easier to understand, improving the design of rent arrears communications, providing a clearer explanation of the arrears process and improving our customer portal.

We're now working on these and you'll see some of the changes included in this newsletter.

A huge thank you to the members of our Resident Scrutiny Panel for sharing their time, experience and insight. Their work helps ensure customer voices directly influence how we deliver and improve our services.

Tenancy fraud: Know the consequences

Tenancy fraud happens when someone gets or uses a social housing tenancy dishonestly. Common examples include providing false information on a housing application, renting out a social home while living elsewhere, allowing someone else to live in the property without permission or selling the keys to a home for money.

Many people don't realise that tenancy fraud is a criminal offence. It takes homes away from families who need them most, increases time on housing waiting lists and creates additional costs that could otherwise be spent on improving homes and services.

We're committed to protecting our homes for those who need them and will always investigate reports of suspected tenancy fraud.

If we find it, action could include:

- **Loss of tenancy and home.**
- **Loss of future access to social housing.**
- **Repayment of any money made through the fraud.**
- **Legal action, fines, or imprisonment in serious cases.**

If you suspect a social home is being misused, please let us know. You can do this by contacting our customer service team.

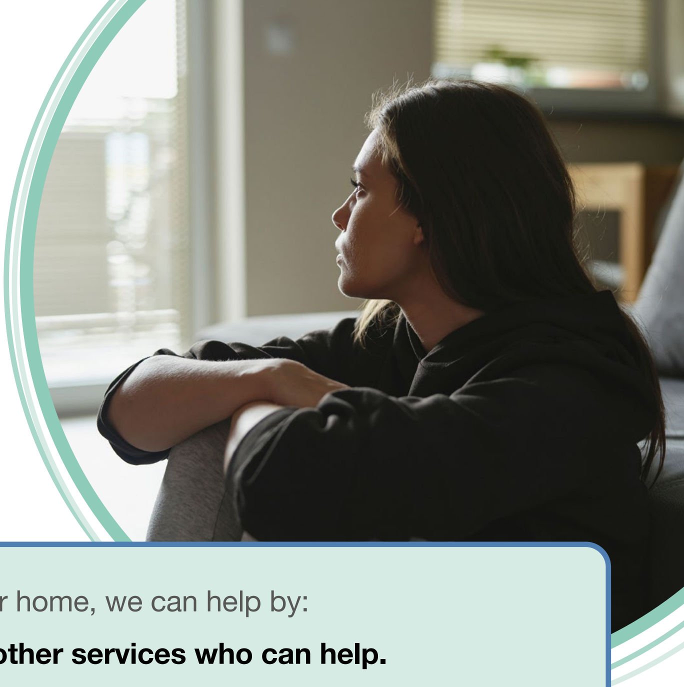
Where your rent and service charges go

As a not-for-profit housing association, every pound you pay helps us provide safe, well-maintained homes and services for our communities, including:

- Repairs and maintenance
- Upgrades and improvements
- Keeping you safe at home
- Neighbourhood management
- Supporting you with your tenancy
- Estate maintenance
- Customer services
- Loan repayments to help us build more affordable housing

Paying your rent is important and we're here to support you with it. Please work with us to clear your arrears - thank you.

Here for you if you're experiencing abuse at home



We are committed to supporting anyone experiencing domestic abuse.

If you are experiencing domestic abuse or feel unsafe in your home, we can help by:

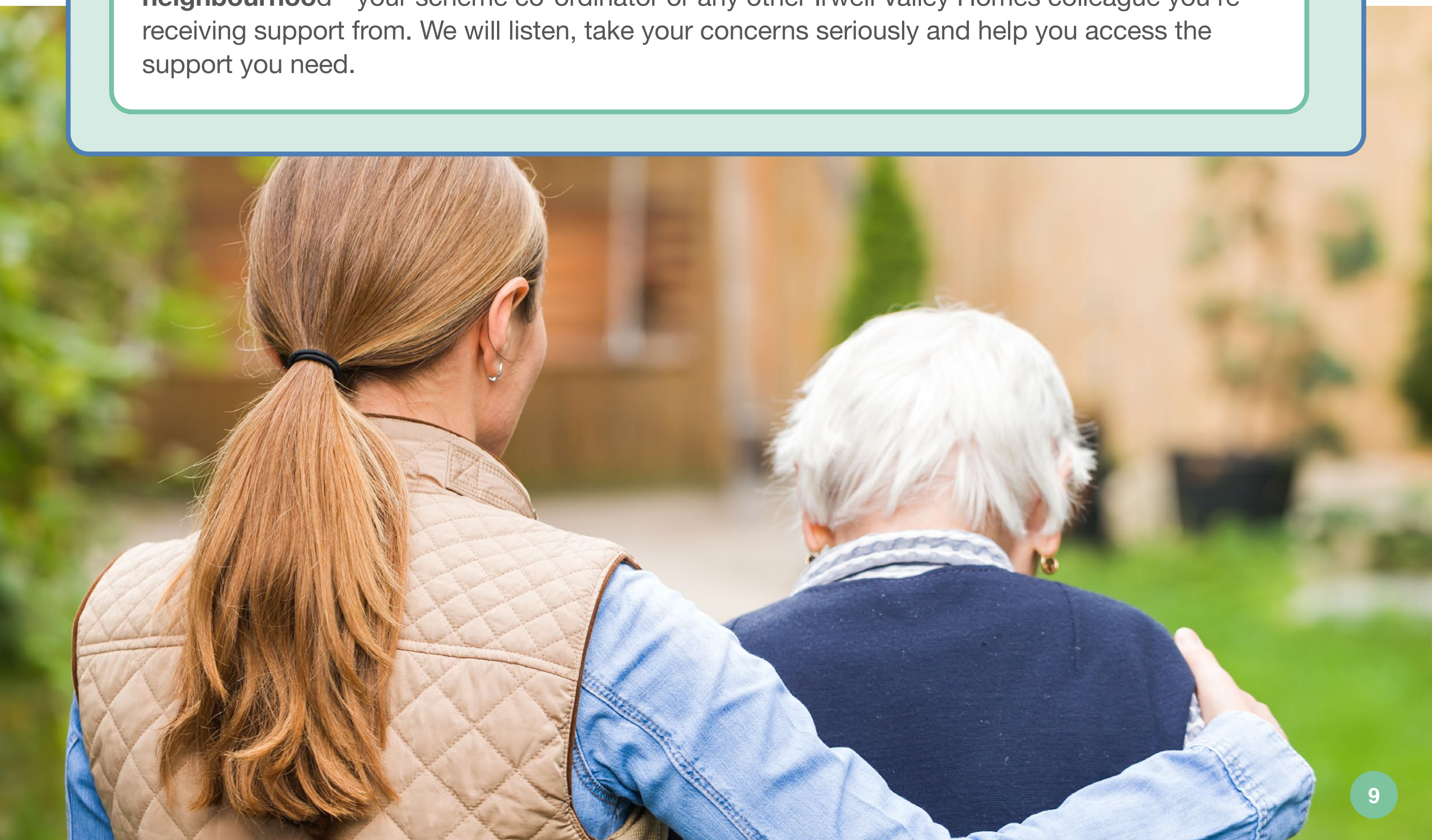
- **Providing confidential support and information about other services who can help.**
- **Working with specialist domestic abuse services.**
- **Helping you understand your housing options.**
- **Taking measures to help keep you safe in your home.**

Domestic abuse can take many forms, including physical, emotional, psychological and financial abuse, as well as coercive control.

If you are in immediate danger, always call 999.

For confidential support, you can also contact the **National Domestic Abuse Helpline** on **0808 2000 247**, available 24 hours a day.

If you would like support from Irwell Valley Homes, please reach out to your housing officer– you can find their details here on our website: **www.irwellvalley.co.uk/for-customers/your-neighbourhoo**d - your scheme co-ordinator or any other Irwell Valley Homes colleague you're receiving support from. We will listen, take your concerns seriously and help you access the support you need.



Working together to keep homes in good condition

We've introduced a new re-charge policy to help us maintain safe, high-quality homes for our customers now, and in the future.

We ask all customers to take reasonable care of their home during their tenancy and to leave it in good condition when they move out.

In most cases, there will be no charges if your home is well looked after and you report any issues we're responsible for as your landlord promptly.

The re-charge policy applies if repairs are needed because of avoidable damage, neglect, and significant alterations which we haven't approved.

If a home is left with rubbish, missing fixtures or significant damage when a tenancy ends, these costs may also be charged back.

This was something our Resident Scrutiny Panel picked up in their Voids and Lettings review last year and wanted us to act on.

Remember - the cost of repairing items due to normal wear and tear won't be charged.

How to avoid charges

- **Look after your home and report repairs as soon as possible.**
- **Allow our operatives access to your home so they can complete any repairs.**
- **Get permission before making major changes or significant improvements.**
- **Fix any damage you're responsible for.**
- **Leave your home clean, tidy, and empty when you move out.**

We'll always take a fair and reasonable approach.

For more information about repairs we are responsible for in our social rent homes.

scan me

By working together, we can keep homes in great condition – freeing up more resources to invest in our homes and services for the future.

Tailoring our services to you

Thank you to everyone who completed our survey letting us know about any needs you might have which affect how we communicate with you or provide services in your home.

We've recorded the details securely on our system and if we need any further information we'll give you a call to chat through.

The information will only be used to help us deliver a service which is more tailored to your needs and circumstances.

Congratulations to our customer in Trafford who won £500 in our prize draw after returning the survey.

Don't worry if you missed it – you can contact us at any time to update us about your circumstances. Live chat with us at **www.irwellvalley.co.uk** or call us on **0300 561 1111**.

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.

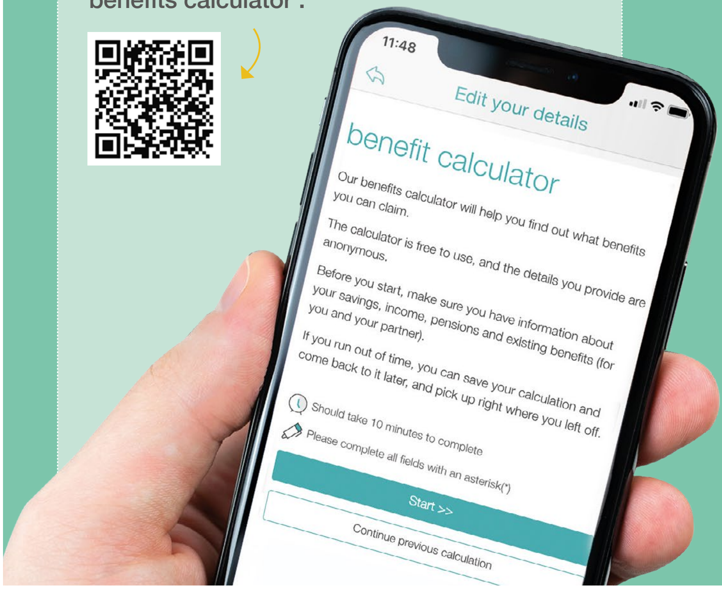
Visit www.greatermanchester-ca.gov.uk/what-we-do/helping-hand or scan the QR code.

- Housing
- Help with money
- Older people
- Home safety
- Energy and bills
- Food
- Mental health
- Warm spaces
- Childcare
- Get online

Check you're receiving everything you're entitled to

Our easy-to-use benefits calculator takes just 10 minutes to do a quick financial check – searching for benefits, grants and other support you or your family may be entitled to.

Scan the QR code or search our website for 'benefits calculator'.



If you're struggling to cover your household bills, it's worth checking you're receiving all the benefits you're entitled to.

Last year we helped our customers to access

£502,656

in extra income.

#CostOfLiving

Why not see if your local Credit Union can help you?

Why not try your local credit union for smarter saving?

They offer a variety of affordable loans and savings solutions which also support the community. Credit Union's often have a savings account option, which can help you with budgeting throughout the year, as well as save up for big events such as the festive season at the end of the year.

To find your local Credit Union visit www.soundpound.co.uk.