



Rent and Payments

You have an obligation to pay rent and any service charges due on your home. The rent you pay helps to fund your housing service, including repairs, estate services and tackling ASB. We adopt a 'rent first culture' at SCH which underlines the importance of you paying rent. We will do all we can to help you pay, and will offer support if you fall into rent arrears, so that you can keep your home.

What we will do

Give you clear communication about your rent and service charges.

We will:

- Explain how much rent and other service charges you have to pay.
- Give you a choice of ways to pay your rent and other service charges on time. These are listed on our website.
- Make it easy for you to pay your rent and check your rent balance at any time through our self-service customer portal.
- We will also send you a one-off paper statement within 2 working days of you asking for one.
- Give clear and accurate written information about any changes to your rent or service charge, giving you 4 weeks' notice.
- Run publicity campaigns to promote the importance of paying rent.
- We will explain clearly how the 'rent free weeks' are calculated, so you can make the most of these weeks to manage your rent.

Provide support to manage your rent account we will:

- Help new tenants with paying their rent through the offer of tenancy sustainment support during the first 12 weeks of their tenancy and longer if needed.
- Support you to budget your money, so your rent is the first payment you make.



- Assess your income & expenditure and offer assistance with benefits, including Universal Credit so you can pay your rent.
- Always take account of your specific needs or if you are vulnerable and offer additional support.

To help you make the most of your income and pay rent:

- Offer help and expert advice on debt and money management through our Money Advice Service. We can also refer you to other agencies that might be able to help you, such as employment and training support.
- Work with partner agencies and the council who can offer practical support if you are suffering financial hardship and your tenancy is at risk.

If you fall behind with your rent payments and service charges

We will:

- Be here for you to talk to us. We will listen and offer help such as checking that you are receiving all your correct benefits or working out the best way of paying your rent.
- Inform within 10 working days if you miss a payment and make affordable repayment agreements with you. We will help you access your My SCH Account online, so you can keep track of your repayments.
- Verify your housing costs within 3 days to the DWP to help them process your Universal Claim.
- Take legal action as a last resort, if you have not kept to agreements or responded to help and advice. We will keep you informed of any action we are planning to take. Note, such action could lead to the loss of your tenancy and home.

We ask you to

- Pay your rent on time to prevent the risk of losing your home.
- Contact us immediately if you cannot pay your rent, we're here to help.
- Work with us to clear your account should you fall into arrears.
- Take up any support services we offer
- When you make a claim for Universal Credit inform the DWP of your requirement to pay rent.

How will we keep a check on our standards

We will:

- We will carry out case reviews and audits to check that we are doing what we promised
- We will regularly report how we are doing to our SCHape Residents' Panel – made up of customers who scrutinise our service
- Use our performance reports to check we are intervening early to prevent rent arrears from building up
- Use feedback from compliments, complaints and general comments to improve our service

How will we update you on how we are doing?

In our Annual Report we will tell how well we are collecting rent. Our target for 2020/21 is to collect a minimum of 98% of the rent due.

- We'll provide information about our income collection and campaigns through our quarterly newsletter
- Provide up to date information on our website at www.solihullcommunityhousing.org.uk
- Share posts on Facebook, Twitter and Instagram for you to see what we are up to

The Annual Report appears on our website and is carried in the Autumn newsletter

We will review our Service Standards

When we:

- Review our KPIs as part of our annual service delivery plan
- Update our policies or review our services
- When your valued feedback is telling us we need to look at things again.