

Income Collection and Customer Account Management

Bromford.

Service Standards

We are committed to delivering a high-quality income management service which is fair, robust and customer focused.

This service standard sets out our approach to income collection and account management, to enable our customers to sustain their tenancies and thrive, whilst protecting Bromford's income to pay for the services we deliver and to maintain customer's homes.

We will:

- allocate you a dedicated and appropriately trained Income Management Advisor to manage your account and support you with account and payment queries
- provide you with contact details on all written correspondence
- regularly monitor your account and take action promptly when we notice a change or issue, to help keep your arrears to a minimum
- deliver a high-standard service which promotes trust and a face-to-face relationship in addition to providing support
- do what we say we will do, and be clear about what we can't do

- only offer tenancies that applicants can afford
- ensure customer tenancies start currently embedding the right payment culture
- only share your information with those you have given us permission to
- maintain confidentiality and professionalism at all times
- work with you to find affordable solutions
- be clear about next steps and what you can do to avoid further action
- be respectful, empathetic and understanding in our approach
- be considerate of customer's needs, circumstances and any protected characteristics
- never judge a customer for any circumstances or situation they may be in, or debts they may owe
- only accept repayment plans which are realistic and achievable
- ensure our service is accessible and offer home visits to all
- support customers with help and guidance in relation to benefit entitlement
- help customers to maximise their income by supporting them to claim benefits, apply for other funding or grants they may be eligible for
- support customers in financial difficulty by referring to specialist debt advice agencies as required





- ensure all correspondence is in clear, plain language and provide contact information for debt and legal advice with all correspondence
- be easy to access and aim to respond to most queries immediately, where we can't we will respond to general queries in no more than two working days
- listen, and learn from our mistakes when we get things wrong
- ensure our income management advisors are well trained and stay up to date on key changes in benefits legislation
- respond to more complex queries relating to your rent or service charges within five working days
- consider moving customers with arrears to a more affordable home if they are under-occupying or struggling to afford their current home
- issue refunds within three working days and same day if there are exceptional circumstances
- only instigate legal action in line with the Pre-Action Protocol for possession claims
- ensure eviction is only a last resort, after all other options have been exhausted
- give you at least one month's notice in writing of any changes to your charges
- provide clear information on our website in relation to rent and service charge setting and how we spend our income
- provide access to your rent account online
- provide rent statements upon request and at key stages within our process

We ask you to:

- never be afraid to reach out and ask us for help
- pay any charges due for your home in line with your tenancy or lease
- let us know as soon as possible if you are unable to make your payments
- let us know as soon as your circumstances change, such as a change to your income or the members of your household
- be open and honest about any challenges you may be facing, we can only help if we know about them
- treat our colleagues with respect and remember they are there to help you
- let us in when we are due to visit you in your home
- respond to our attempts to contact you so we can provide assistance at the earliest opportunity
- tell us if you are struggling financially, even if you have no arrears - we may be able to help you to apply for additional benefits, other funding or signpost you to debt advice
- notify the Local Authority or DWP if your circumstances or income level change
- tell us if you have any support needs or special requirements, so we can ensure we consider them when we contact you
- contact us if you are struggling with your health, or anything else that may impact your tenancy or ability to manage your payments
- update us as soon as there is a change to your Universal Credit or Housing Benefit
- let us know if you are struggling to maintain or manage your tenancy
- let us know if you can't afford to manage your home and would like to be considered for a move to a more affordable property
- ensure your rent account is clear before you end your tenancy
- advise us if there is a third party contact, family member or friend you would rather we deal with on your behalf
- let us know if you plan to stay away from your home temporarily and how long you will be away for



How we'll review this standard

We will:


- monitor the quality of the service we deliver through independent surveys and utilising customer feedback
- provide opportunities for customers to influence and shape the service we deliver by consulting with, and listening to their views when making changes to our policy and key processes
- review Bromford owned documents with customers to ensure we continue to be clear in our communication
- provide customers with opportunities to test the services we deliver, such as mystery shopping
- learn from complaints to improve the service we deliver
- support 'customer obsession' by enabling customers to hold us to account for our performance, by reporting to them against the following service standard metrics:
 - customer advocacy
 - standard query response time - two working days
 - complex rent or service charge query response times – five working days


We will review this standard

When we:

- in consultation with our customers
- every three years, or
- when there are any significant changes in legislation or working practices

**How to
contact us**

 Visit our website for the latest information at bromford.co.uk

 Call us on **0330 1234 034**

 Contact your neighbourhood coach
bromford.co.uk/neighbourhoodcoach