

Feel Good About  
**Coming Home**

# Rent and Arrears Standards

What can you expect from us

**we deliver**

**family  
mosaic**

# What you can expect from us

At Family Mosaic we want to provide you with the best service we can. This leaflet sets out the standards you can expect when accessing our rent service.

# Access to our services

**There are a range of ways  
you can contact us:**



## **Dedicated Customer Care Line**

0300 123 3456 and press option 2  
to speak to a housing officer.



## **Via email**

[customercareline@familymosaic.co.uk](mailto:customercareline@familymosaic.co.uk)



## **Via letter**

Family Mosaic  
Albion House, 20 Queen Elizabeth Street,  
London, SE1 2RJ or  
Family Mosaic  
Pembroke House, Northlands Pavement,  
Pitsea, Essex SS13 3DU.



## **Through our web site**

[www.familymosaic.co.uk](http://www.familymosaic.co.uk)

**Our aim is to charge rents that are affordable. We also aim to ensure that rent is paid on time. If you fall behind with your rent we will provide prompt advice and help you establish a sustainable repayment agreement with us.**

Our Income Collection Team are here to manage your rent account and assist with your enquiries. They are responsible for the recovery of rent arrears from both current and former tenants. This document outlines what we expect of you and the standards we will work hard to maintain.

## **For new residents we will...**

- carry out a Pre-Tenancy Financial Assessment to ensure that you will be able to sustain your tenancy
- assist you in making Housing Benefit claims
- tell you about the different ways you can pay your rent
- advising you of our arrears policy and the consequences of not paying rent on time.

## **For all residents we will...**

- be polite and treat everyone fairly and with respect
- provide you with a range of payment options
- respond to you by the end of the next working day if no-one is available to deal with your call immediately
- send you a monthly rent statement showing all payments and charges to your account
- provide financial incentives for you to pay rent on time

- write to you in plain English (letters will bear the Crystal Mark)
- give advice on claiming a range of welfare benefits and tax credits to maximise your income and in complex cases refer you to our in-house Welfare Rights Service Officer
- provide general help and advice on income and budgeting to help you remain debt free
- provide weekly 'rent surgeries' which we will publicise via the newsletters and monthly rent statements.
- help set up a manageable repayment arrangement
- only take possession action when all other avenues have been explored and agreements to pay off the debt have been broken
- before taking legal action - always refer you to independent advice agencies such as a Citizens Advice Bureau or Legal Advice Centre.

## **For residents in rent arrears we will:**

- make contact with you as soon as you fall into 2 weeks of arrears
- provide prompt advice on repaying the debt
- treat our staff with respect
- pay your rent on time
- take responsibility for your housing benefit claim if you have one
- contact us as soon as you encounter difficulty in paying your rent
- respond promptly to our letters and phone calls.

## **We expect you to...**

# Talking your language

## Bengali

এই দস্তাবেজটি ভাড়া অবশিষ্টতা সম্বন্ধে তথ্য সরবরাহ করবে। যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

## Somali

Dokumentigan wuxuu ku saabsan yahay arrimaha ijaarka. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.

## Turkish

Bu belge kira gecikmeleri konuları hakkında bilgi verir. Bu bilginin herhangi bir kısmının büyük boyutlu harflerle, Braille alfabetiyle, CD’de, ses kaseti şeklinde veya ana dilinizle olmasını istiyorsanız, lütfen aşağıdaki telefon numarasından bize ulaşınız.

## French

Ce document contient des informations sur les arriérés de loyers. Si vous souhaitez obtenir une partie de ces informations en gros caractères, en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.

## Spanish

Este documento proporciona información sobre mora en el alquiler. Si necesita esta información en fuentes grandes, Braille, en CD, cinta o en su propio idioma, póngase en contacto con nosotros en el teléfono siguiente.

## Vietnamese

Tài liệu này cung cấp thông tin về khu vực cho thuê. Nếu bạn cần bất kỳ phần nào trong thông tin này bằng chữ in to, chữ Braille, CD, băng tiếng hoặc giải thích bằng ngôn ngữ riêng của bạn, xin liên hệ với chúng tôi theo số dưới đây.

This document gives you information about our Rent and Arrears standards. If you need any part of this document in **large** print, Braille, on CD or explained in your own language please contact us on 0300 123 3456



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