



**BUILDING HOMES  
MAKING PLACES  
ENHANCING LIVES**

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# **Implementing a Flexible Repayment Plan and Provide Support to Working Residents**



# What is rent-flex?

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Rent-flex provides a new way for residents to plan and pay their rent, and offers them a completely free way to manage cash-flow problems over the year.

Residents are able to personalise their rent payment plans: providing them with the opportunity to pay less rent in months when money is tight, and slightly more when things are that little bit easier.

In exchange, residents engage with support services and keep their housing provider informed of their financial situation so any extra help required can be provided.

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# How do we explain it to residents?

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**rent-flex**

a clever way to  
pay your rent



# Overcoming barriers to setting up the project

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Going from an idea to development

Building trust and understanding - both residents and staff

Systems integration

Reporting

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# Gaining senior leadership buy-in

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- Being honest about the stats and longer term picture
- Not just about income collection
- Context- Social Housing White Paper  
Resident Led  
Response to Welfare Reform

“I’m delighted that Optivo is the first housing association in the UK to pilot this new way of working. At Optivo we’re always looking for new ways to help our residents manage their money and rent accounts, and rent-flex does just that”

- Paul Hackett - Chief Executive

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# Building trust with residents

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Consultation

A purple rectangular area containing three white-bordered testimonial cards. Each card has a teal double-line icon at the top left, a title, a short paragraph of text, and a "Read more" link at the bottom left with a teal double-line icon at the bottom right.

**Easing the cost of school holidays**  
I even had some extra money left over in January, which was good as it helped with the cost of food...

**I was always borrowing!**  
Rent-flex has helped a lot! Previously I felt that I had to take out a loan to pay the rent...

**My anxiety has gone away**  
Since being on rent-flex I haven't really had anxiety and insomnia, it's gone away...

Continuous updates to regional panels

Feedback through independent research

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# What do our rent-flexers think?

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- 80% of people said the platform was easy to use, including those who didn't go on to submit a proposal.
  - 53% of active rent-flexers say rent-flex has improved their financial situation.
  - 61% feel more in control of their finances and say it has also reduced their anxiety about rent payments. These tenants are also more satisfied with Optivo as a result of being offered rent-flex.
  - 76% are better able to plan their spending.
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# Reporting on rent-flex

