

Welfare Benefits and Money Advice Policy

Introduction

Grand Union Housing Group (GUHG) is committed to providing high quality, free and confidential, welfare benefit and money advice services accessible to all customers in order to assist them to maximise their income and as a consequence, sustain their tenancies/homes. The purpose of this policy is to set out GUHG's approach to providing these services.

For the purposes of this policy, customers are defined as tenants and shared owners who rent from GUHG and includes those residing with them.

Policy statement

GUHG acknowledges that the welfare benefits system can be complex and difficult to navigate and so assistance is required to ensure that customers' income is maximised in order to sustain tenancies and quality of life.

GUHG also acknowledges that personal debt can be a hindrance to customers in sustaining their tenancies and that providing specialist advice in this area will help improve customers' financial capability and overall wellbeing.

Objectives

- to identify potential and existing customers who require, or who may require in the future, support and/or advice in the management of their tenancy and other financial liabilities
- to encourage and promote partnerships with external and internal agencies in assessing and meeting the support needs of customers
- to provide high quality information, advice and support on welfare benefits
- to provide a high quality Financial Conduct Authority (FCA) licensed money advice service to provide information, advice and support to deal with personal debt
- to maximise income
- to prevent or reduce rent arrears and other liabilities
- to reduce court actions due to rent arrears
- to sustain tenancies and minimise the need for evictions, thereby reducing homelessness
- to provide a home visiting service
- to maintain confidentiality.

Other related policies

- Allocations Policy
- Complaints Policy
- Money Advice Complaints Procedure
- Data Protection and Confidentiality Policy
- Equality, Diversity and Customer Care Policy
- Food Parcels Procedure
- Hardship Fund Procedure
- Lone Working Procedure
- Rent Arrears Policy
- Safeguarding from Abuse Policy
- Starter Tenancy Procedure
- Tenancy Support Procedure

Information common to both services

We will obtain permission from the customer to share information with other agencies, where it is necessary to provide support for that customer, in line with general data protection legislation.

There are certain situations where, by law, we do not have to obtain prior permission to disclose personal information, such as where there are safeguarding concerns – please see our Data Protection and Confidentiality policy for more information on this.

We can provide information and advice via letter, email or telephone and where support is required we can conduct appointments at our offices, at the customer's own home or another location which is suitable and safe for both us and the customer. Our preference is to conduct home visit appointments as we believe this provides the best service for our customers.

Appointments will normally only be provided during office opening hours but exceptions can be made where there is no alternative and any risk can be managed.

The welfare benefit advice service

The Financial Inclusion team is able to assist GUHG customers with all types of benefits and credits, from making new claims to assistance with first tier tribunals.

We will advise what a customer's entitlement should be and provide support, where needed, for them to make a claim, request a review of a decision or help with formal appeals.

We would be unable to assist a customer to make a claim, request a review of a claim or appeal a decision on a claim where we determine entitlement does not exist.

Where we determine that a customer is receiving benefit they are not entitled to, we will first advise them that this is the case and advise them to contact the relevant benefit agency immediately. However, where we suspect that they will not do so or that benefit fraud is being committed by a customer, we have a duty to report this to the relevant agencies and will follow our procedures.

The money advice service

All GUHG customers will have access to a free money advice service. Customers living within South Northamptonshire will need to access this via CSN Resources, which provides free money advice for South Northants Council and to which GUHG contributes financially. All money advice provided by CSN Resources will be provided in accordance with their policies and procedures. All other customers can access our in-house money advice service provided by the Financial Inclusion team.

Both services will be licensed by the FCA authorising GUHG to provide debt adjusting, debt counselling and credit information services.

The GUHG money advice service will aim to advise customers on their options for dealing with their personal debt, from assisting with negotiating repayment plans to assessing their insolvency options. The service will support and assist customers with their chosen option where possible, or signpost the customer to an appropriate agency. The Money Advice procedure outlines this in more detail.

The advice given will have regard to the customer's best interest. For example, where there are rent arrears or other charges owed by the customer to GUHG, these will not be unduly favoured in any advice given, meaning they are given the appropriate weight of priority for the customer's situation.

The service will be provided with regard to conflicts of interest and where these cannot be managed, for example, because GUHG is actively seeking legal action to gain possession of the customer's home, customers will be signposted to appropriate independent agencies.

Complaints

Complaints and appeals will be dealt with in accordance with the Complaints policy, with exception to those relating to the money advice service (i.e. to issues relating to debt adjusting, debt counselling and/or credit information services), which will be dealt with in accordance to the Money Advice Complaints procedure.

Monitoring and review

Appropriate peer review will be undertaken to ensure that the service is of the highest quality.

Each customer will have the opportunity to comment on the level of service they received when their case is closed.

This policy will be reviewed in accordance with the policy review programme.

Customer consultation:	February 2018
Equality Impact Assessment carried out:	Initial screen
Person responsible for review:	Director of Independent Living and Better Lives
Supported in the review by:	Financial Inclusion Manager
Ratified by:	Leadership Team 25 March 2019
Date reviewed:	February 2019
Date of next review:	March 2022