



MONEY, DEBT AND ENERGY SERVICE
DELIVERY PLAN 2022 - 2023

Moving Govan Forward

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Introduction

from the Chief Executive and Chairperson

We know that 2022-23 will be yet another challenging year for Govan Housing Association emerging from the Covid-19 pandemic. The services delivered by our Customer Service Team have never been more important to the business, our residents and the local community. The volatility that has caused fragmentation to the financial markets and the ever-changing welfare reforms are inevitably financially affecting our customer's households. Increased living costs pressures are felt more greatly than ever by our local community who are just managing to get by on low incomes.

In an environment where more and more of our customers are experiencing money and debt problems, the Money, Debt & Energy Service is playing a crucial role, not just by delivering a range of quality advice services directly but by changing the way we engage with our local community and by increasing the help given to customers to improve their lives, as coming out of a pandemic has financially impacted everyone.

Our Money, Debt & Energy Service, through close partnership working with a range of local and national organisations, is continually looking at the evidence for customer needs and where we identify gaps, determine who is best placed to fill them. Sometimes this will be through commissioning partner agencies to deliver and sometimes by supplying the insight and tools that will make delivery funded by others more effective. At the same time, we will continue to develop and enhance our own in-house services to ensure that we meet the needs and priorities of our community. Based on this, we cannot overstate the value and importance we place on working with partner organisations, whether they are government bodies or the many avid organisations working in the wider community. We greatly appreciate their input and support in providing the greatest range of services to our local community.

We have been delighted with the progress and growth made by the Money, Debt & Energy Service since its inception in January 2018, when the team was launched. At this time, the service was unquestionably pro-active in our approach during the implementation of the full service of the new Universal Credit benefit that had and continues to affect our residents.

Last year and continuing into this year has been a particularly tough time for everyone affected by Covid-19. Govan Housing



Fiona McTaggart
Chief Executive Officer



Gary Maguire MBE
Chairperson

Association, along with other different partnering agencies have been busy ensuring that front-line services are still being delivered for the people of Govan and I am very proud of the way our organisation handled the crisis and ensured that our residents and the local community had access to food provision and medical supplies. It was a main priority that our residents could still access our Money, Debt & Energy Service which included providing food vouchers, crisis grants, emergency fuel grants, vouchers and Energy Advice. Continuing with assistance to undertake benefit applications and providing Money and Debt Advice, all of which were essential at this time. We have witnessed a substantial increase in benefit applications since last year for Universal Credit due to continual lockdowns resulting in job insecurity and it has been essential at this time that our residents have been able to access our services.

I would also like to express my gratitude to all of the dedicated partners working with Govan Housing Association during last year and this year as it has been such a difficult time and their support has been crucial. I am also particularly proud of my staff who that have put themselves at risk to ensure that front line services have remained in place during the pandemic to assist and support the local people of Govan.

This document aims to outline our Strategy for the next year's period in terms of our Money, Debt & Energy Service delivery. We have already made excellent progress with our ambitious goals despite the times of uncertainty. I want to thank the skilled and dedicated staff team that have continued to deliver and innovate, led by the Customer Service Manager, despite these significant challenges. We hope that this document provides a solid foundation to demonstrate our commitment to the ethos and values of our organisation.

Introduction & Document Aims

Govan Housing Association Group has over 80 staff across both organisations including our Subsidiary, Govan Home Team which provides a home maintenance service to residents across the Govan area. The Group is led by the Chief Executive who manages the Executive Management Team, made up of our Director of Corporate services, Director of Customer Services, Head of Customer Services, Head of Finance & IT and Head of Property Services.

We also have a senior management team consisting of four managers and three Team Leaders, who each have a specific role and teams to manage.

To ensure that we are providing our residents and local community with vital services, whilst ensuring value for money is demonstrated throughout, the

Association is due to conclude a new staff structure in August 2022 which will include the following departments:

- Finance & ICT and Corporate Services
- Customer Services
- Property Services

The Director of Customer Services is responsible for the customer experience, placing the customer at the centre of our thinking; ensuring that Govan Housing Association and the Group have a long-term sustainable infrastructure affording our customers access to an effective and supportive service that reflects their customer needs and requirement focussing on all operational processes. To achieve this, it comprises of different specialised teams that include a Reception, Housing, Money & Energy Advice and Community Engagement Services.

Govan Housing Association's Money, Debt & Energy Service launched in 2018. The service has since grown and developed over the last few years to provide Welfare Benefits, Money, Debt & Energy Advice which is an essential service to help and support a wide range of people from our local community. The service will continue to work holistically with other organisations in order to support the people of Govan's wider financial inequality and aspirations. The Money, Debt & Energy Service sits independently within the team and the focus is to improve our resident's financial inequality. Within the full team, our staff are aware of the different needs of customers in order make internal referrals to the appropriate specialised services. The Financial Inclusion Service is now a fully established service with our residents and the majority of our service users access our services directly.





Our Money, Debt & Energy Service improves lives by helping people make the most of their money and empowers people to reach their full potential.

We use evidence from our work across the Govan community to understand who most needs advice, help, and financial support. We find out what works and use these insights to improve the ability of people to manage their money, sustain their tenancies and better manage their life choices either through partner agencies, or directly.

People face hard choices with money throughout their lives; at moments of crisis such as the breakdown of relationships, loss of a family member or through illness / disability. More recently due to Covid-19, people have experienced an increase in unemployment and job insecurity. Some residents choose high interest finance products they cannot afford or resort to doorstep lenders. Confronted with events, most of us could make smarter decisions, given the right support. Yet, a large number of people do not feel in control of their finances and people are at risk of not being able to cope with their money and debts.

Our Money, Debt & Energy Service aims to support our tenants and wider community through challenging periods in theirs and their family's lives. Govan Housing Association has set up specialised staff to offer unique and essential help and support with Welfare Rights, Energy, Money and Debt Advice. Our service offers a comprehensive range of free, confidential, independent

support on a variety of financial advice. Our service offers Welfare Rights support to apply for qualifying benefits and provide social security appeals, reviews and representation.

We have listened to our residents by using various evidence based and engagement tools and our residents have an increasing worry of fuel poverty. With increasing energy prices and due to the amount of capped meters, the Association has implemented a specialised Energy Advice Service to compliment the Money Advice Service to tackle fuel poverty. Our service continues to offer a local, friendly and accessible service with highly experienced and trained staff who can assist and support local people of Govan directly or signpost people on where to get the right help at the right time on a variety of support needs.

Our team recognises that we cannot help everyone on our own. This is why we have established a yearly plan to focus the activities of organisations working in the local area to ensure that our services compliment and reach those service users that need it the most. We fund various local organisations, tenant groups, and tenant-led projects, which aim to support and assist some of the most vulnerable people in our community. We also work with a variety of projects from the public, private and third sector. Our organisation collaborates with different partners, seeking and promoting innovative ways to help people save more, plan better for their future, sustain their tenancies, learn

and develop, increase employment chances and improve people's health and well-being. We aim to empower our tenants and the wider community to be as effective as they can be. This includes supporting local businesses and a wide range of community-led projects to improve the lives of people living in Govan.

The Money, Debt & Energy Service Delivery Plan covers the period April 2022 to March 2023. It has been prepared as part of a suite of plans that link together to form the overarching Business Plan, which demonstrates our approach to planning, performance, and overall governance and management of Govan Housing Association Group.

Govan Housing Associations Business Plan is a comprehensive planning document for Govan Housing Association. The Money, Debt & Energy Service Delivery plan is one of the services that provide priorities for the Management Committee, Operations Sub-Committee, Executive Management Team, Management Team and Staff Teams. The service plan aims to:

- Identify what we are trying to achieve;
- How we set about delivering our priorities;
- What we have achieved to date/not achieved to date;
- What we plan to do next;
- What resources do we require?

Background Information

Money, Debt & Energy Service Aims

The main objectives of the Money, Debt & Energy Service are to maximise the income of our customers, reduce debt and to challenge poverty and financial exclusion.

Income Maximisation is assistance to ensure that residents are getting all of the benefits / income that they are entitled to and aiding resident's money to go further by also looking at expenditure and debts.

Financial inclusion is defined as 'access for individuals to appropriate financial products and services'. This also includes people having essential skills, knowledge, and understanding to make best use of service. Financial exclusion can be often linked to social issues such as low incomes, poor quality housing, high crime levels, and a lack of basic skills, family breakdowns, and poor health. Financial exclusion is both a symptom and cause of poverty.

Financial inclusion is intrinsically connected to an individual's qualifications, skills, knowledge and employment status, along with their ability to access healthcare, welfare benefits, money and debt advice, employment and training opportunities, affordable housing options and responsible credit.

It is vital that people are able to access appropriate advice and information in both Income Maximisation and Financial Inclusion support when they need it, to allow them to address and overcome the challenges presented by the issues outlined above.

The Local Con

In 1901 Govan was the 7th largest town in Scotland. In 1912 it ceased to exist as a separate burgh when it was formally annexed by its larger neighbour. Today it is primarily known for its industrial heritage and, in particular for the shipyards that once lined the Clyde here, one of which still operates to the west of the town. During the last century Govan also developed a reputation for deprivation, poverty, and crime, in part a result of the rehousing here of residents cleared from slums in overcrowded areas elsewhere in Glasgow, especially in the 1930s. After World War Two, many people were relocated from Govan itself to more outlying areas of Glasgow.

It is an area that both male and female's life expectancy are below the Glasgow average. The area has a high proportion of people claiming out of work benefits, who are unfit to work and young people not in education, employment or training compared to the Glasgow average. Many households income is dynamic and families within Govan can move in and out of poverty, with people becoming trapped in the cycle.

Welfare Reform has had a detrimental impact on people and families in Scotland from 2010, due to reductions to the social security budgets and with the introduction of Universal Credit in 2013 and within the Govan area, the roll out of Universal Credit full service from the 19th September 2018.

Many UK Government policies had prioritised to simplify the welfare system from the Welfare Reform Act 2012. Following the Scottish referendum on the 18th September 2014, the Government promised the devolution of more powers from the Parliament of the United Kingdom to the Scottish Parliament in the event of a No vote. The Smith Commission worked alongside the five main political parties to implement recommendations for changes to grant more devolved powers in Scotland. The Child Poverty (Scotland) Act 2017 was introduced with targets to tackle child poverty in Scotland. After months of Parliamentary consideration and debate, the Social Security (Scotland) Bill was formally enacted on 1 June 2018. This gave the Scottish Government and Parliament the authority to make legislation and deliver the social security powers devolved by the Scotland Act 2016.

The Social Security (Scotland) Act 2018 enables the Scottish Government to 'establish a new social security system better targeted at Scotland with dignity, fairness and respect at the heart of everything we do'.

Some benefits are already different in Scotland and some are still transferring from the UK to Scotland. The Scottish Government sets the rules for these benefits and a new agency called Social Security Scotland has been created to deliver these payments.

text & Welfare Reform



Once fully operational, Social Security Scotland will administer a total of 14 benefits, supporting 1.4 million people and providing approximately £3.5 billion in payments every year.

Benefits which are now currently being delivered by Social Security are:

- **Best Start Grant Pregnancy and Baby Payment** – one off payment of up to £642.35 from 24 weeks in pregnancy up until a baby turns 6 months for families who get certain benefits.

- **Best Start Grant Early Learning Payment** – one off payment of £267.65 when a child is between two and three years and six months for families who get certain benefits.

- **Best Start Grant School Age Payment** – one off payment of £267.65 when a child would normally start primary one for families who get certain benefits.

- **Best Start Foods** – a pre-paid card from pregnancy up to when a child turns three for families on certain benefits to help buy healthy food.

- **Carer's Allowance Supplement** – an automatic payment made twice a year to people who get Carer's Allowance through the DWP on certain dates each year.

- **Funeral Support Payment** – money towards the costs of a funeral at a difficult time like this for people on certain benefits who are responsible for paying for a funeral.

- **Job Start Payment** – £267.65 for 16 to 24 year olds who have been on certain benefits for six months or more to help with the costs of starting a job.

- **Young Carer Grant** – an annual payment of more than £326.65 for people 16, 17 or 18 who care for people who get a disability benefit from the DWP for an average of 16 hours a week or more.

- **Child Winter Heating Assistance** – a £214.10 payment to help families of a child on the highest rate care component of Disability Living Allowance for Children to heat their homes.

- **Scottish Child Payment** – a new, unique to Scotland, benefit that will give qualifying parents and carers £80 every four weeks to help towards the costs of looking after each child under 6. It is planned to be fully rolled out to children under the age of 16 by the end of 2022.

- **Child Disability Payment** – a payment providing extra money to help with the costs of caring for a child with a disability or ill-health condition. It replaces Disability Living Allowance for children in Scotland that was previously delivered by the Department for Work and Pensions.

- **Adult Disability Payment** – a payment providing extra money to help people who have a long-term illness or a disability that affects their everyday life. It replaces Personal Independence Payment people in Scotland previously delivered by the Department for Work and Pensions. Adult Disability Payment will be introduced as part of a pilot from 21 March 2022 in Dundee, Perth & Kinross and the Western Isles. This will be followed by a gradual national rollout beginning on 29 August 2022.

The Scale of the Problem

Glasgow remains the most deprived city and local authority area in Scotland. It is recognised there is still significant improvements required to the city of Glasgow as poverty, inequality and deprivation are still a major challenge for a number of local communities including Govan and across the city.

The population in Glasgow is approximately 633,120 people and almost half reside in the 20% most deprived areas in Scotland. In contrast, nearly 27,000 people live in the 10% least deprived areas in Scotland (based on 2019 population estimates).

The following summary provides some specific statistics for Glasgow in the following areas:



In-Work Poverty	It has been shown that working age adults has increased to 63% from 60% in 2017/18 and for children to 67% in 2018/19 from 66% in 2017/18. There has been a gradual rise over the last 20 years in proportion of working age adults and children in working households affected by poverty.
Workless Households	On average 16% of children live in workless households, this is 6.5% higher than the Scottish average.
Bank Accounts	The proportion of Glaswegians with access to a bank or building society account has risen in the last decade, although Glasgow is still below the national average for people having bank accounts.
Fuel Poverty	A household in poverty spends more than 10% of its income on all household fuel in order to maintain a satisfactory heating regime. In 2021, approximately 25% of households in Glasgow are in fuel poverty. The likelihood of household experiencing fuel poverty is influenced by income, fuel costs, and energy efficiency of the dwelling.
Food Poverty	Between April 2020 and March 2021, the record number of 2.5 million emergency food parcels were given out across the UK by the Trussell Trust Food Bank, 221,554 of these in Scotland. Compared to this time five years ago, the need for food banks has increased by 123%.
Child Poverty	Over 34% of all children in Glasgow were estimated to be living in poverty; overall, that is 1 in 3 children. The distribution of child poverty and vulnerability to child poverty varies dramatically across Glasgow – 59% of children in one neighbourhood experiencing poverty compared to around 5% in the neighbourhoods with the lowest levels of child poverty.
Internet Access	Glasgow has one of the highest rates of digital exclusion in the UK, with approximately 40% of households not having access to the internet at home and levels of basic IT skills are a challenge.

Impact on Jobs and Employability

Recent data shows that the unemployment rate for people in Scotland aged over 16, between November 2021 and January 2022, was 3.8%. This is down 0.3% from the previous quarter which demonstrates Covid recovery.

There were 2.55 million people aged 16-64 in employment in Scotland during this period. In that age group, 104,000 people were unemployed.

The employment rate for those aged 16 to 64 was 74.5%, a drop of 0.1% on the three-month period before that. This was below the UK-wide employment rate of 75.6% for that age group.

It is recognised in wider and local areas in the most deprived areas are more at risk of financial capability. Those who lack financial capability are likely to experience a variety of associated problems such as poor health, lower employment levels and an increased level of debt. These are also negative consequences for local economies. Improving an individual's financial capability can enable them to participate more fully in society and help reduce poverty.

Workless households are much more likely to experience poverty than households where at least one adult is in work. People moving repeatedly between unemployment and work, is also an endemic problem.

In-Work poverty is on the rise due to families living below the poverty line. Low paid work is often concurrent with insecure and part-time work and cycles of unemployment. Some of the main causes of in-work poverty in Glasgow are:

- Zero Hour Contracts
- Low Pay
- Childcare Costs and Availability
- Lack of Support from the Benefit System
- Unfair Employment Practices

Govan Housing Association recognises the impact of financial exclusion and the impact this has locally on jobs and employability. This being one of the main reasons the Association continues to support the Govan Jobs Match that

assists our local community to find employment. We have also invested in a Volunteer & Training Co-ordinator to improve training with the aim of securing opportunities for local people to lead to positive, healthy lives that contribute to society. Govan Housing Association also continues to provide opportunities for young people by employing a number of staff through the SCVO to provide opportunities, training and confidence. The majority of staff that have been employed within our organisation through the SCVO route have secured permanent employment or moved on with the additional training to secure employment.



Rise in the Cost of Living

In early February 2022, the Bank of England was forecasting that the inflation rate would peak at 7.25% in April 2022. The inflation rate had been expected to ease somewhat over the course of 2022.

However, since the Russian invasion of Ukraine, economic forecasters have raised their expectations for consumer price inflation, not just in the near term but also that it will be higher for longer.

On 17th March 2022, the Bank of England's Monetary Policy Committee said that inflation would rise to around 8% in quarter 2 of 2022, and perhaps even higher later this year. In its latest forecasts, published 23 March 2022, the Office for Budget Responsibility (OBR) forecast inflation to peak at 8.7% in quarter 4 of 2022 and be above 7% in

each quarter from quarter 2 of 2022 to quarter 1 of 2023. This is much higher than the peak of 4.4% that was forecast in October 2021. For the fiscal year 2022/23, the OBR forecast inflation to average 8.0%, more than double its previous forecast of 3.7%.

Benefits increased in April 2022 by less than the current level – or expected level – of inflation, which will put pressure on households relying on these payments.

The Chancellor announced Government support in relation to rising energy prices

on 3 February 2022, including a £200 energy bills discount (repayable over five years) and a £150 council tax rebate.

83% of adults in the UK reported an increase in their cost of living in March 2022.

Low-income households spend a larger proportion than average on energy and food so will be more affected by price increases. The Resolution Foundation estimates that an extra 1.3 million people will fall into absolute poverty in 2023, including 500,000 children.





Rise in Energy Prices

Increased global demand and wider geopolitical factors have seen the prices of gas increase. This has led some energy suppliers to go bust.

As a result, Ofgem, the energy regulator, has increased the energy price cap from 1 April 2022. This means customers have a certain level of protection against the rising energy prices, as energy suppliers will only be able to charge default tariff customers so much per unit (kWh) of energy.

However, bills will go up substantially for lots of households. On average, default tariff bills are expected to increase by £693 for the year. For those using a prepayment meter, the average increase will be around £708.

A household is said to be fuel poor if it needs to spend more than 10% of its

income on fuel to maintain an adequate level of warmth. The adequate standard of warmth is usually defined as 21 degrees for the main living area and 18 degrees for other occupied rooms.

A household is in fuel poverty if in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income on all household fuel use. If over 20% of income is required, then it is termed as being in extreme fuel poverty.

The main causes of fuel poverty factors are:

- Poor Energy Efficiencies of the Dwelling
- Low Disposable Household Income
- High and Rising Cost of Energy
- The Cost of Living

Fuel poverty rates through analysis are likely to be among the highest in the following households:

- In social sector housing and in the private rented sector
- In the most deprived areas
- Where the highest income householder is female or aged under 35
- Where at least one member has a long term sickness or disability.

In addition, families with children are likely to have a higher rate of fuel poverty than under the current definition, whilst older households are likely to have a lower rate.

Govan Energy Service

It had been identified through our Tenant Profiling exercise and our Tenant Satisfaction Survey's that a high percentage of residents had been affected by Fuel Poverty. The impact of fuel poverty within the Govan area is high and mostly with vulnerable residents mostly on low incomes. In order to support these residents and to compliment our Money Advice Service, we applied for funding opportunities to support the service to include Energy Advice.

Our organisation was successful in a funding bid with the Scottish Government Debt Levy Fund in October 2020 which ended in March 2021. The funds were used to enhance the Money Advice Service by offering an increased level of Money Advice through the community-based advisor. This role initially focused on Energy Debt by engaging with tenants targeted through our tenant profiling tool and identified as being in one of the Scottish Government's six 'priority families' who are living in fuel poverty, to provide support and advice. This then increased outcomes for the service by building trust and rapport and using this approach to identify additional financial debts and tailor further support. This approach allowed us to engage within community settings, develop partnership approaches to tackling financial inequality and offer a mixture of one to one support as well as group workshops and digital services. The fund covered costs for

equipment to provide digital support for tenants who are unable to attend one-to-one appointments and increase the capacity of the service by offering digital platforms for engagement. The funds also covered training costs for the staff to support continuous improvement of the service and assist in obtaining Scottish National Standards for Information & Advice Providers accreditation (SNSIAP).

The project was successful in tackling fuel poverty and during the period from November to December 2020, the Energy Service dealt with 75 cases involving assisting clients with fuel debt and emergencies as well as a number of other financial/debt issues. Govan Housing Association had also funded an 'Emergency Energy Fund', which provides financial assistance to clients who find themselves in a crisis situation and have no money to pay for gas and/or electricity. In order to support our clients digitally, particularly during the current climate with Covid-19 restrictions, we also purchased digital equipment including iPads and accessories. This allowed the Money Advice Service to visit clients at their home or elsewhere and provide the same level of service as within the office based setting. This also allowed staff working from home during periods of the current Covid-19 pandemic 'lockdown' to continue to provide vital support and assistance to tenants in financial crisis. During the period of January to the end of March 2021 appropriate referrals had been made from various



other departments within the Association, whether it was for assistance with benefits or the condition of their home and therefore overall contributing to Govan Housing Association's mission of improving the quality of lives of our tenants and their families.

During the pandemic in 2020 Govan Housing Association worked jointly as part of GEL group which is made up of the three Housing Associations in Govan, Govan HA, Elderpark and Linthouse Housing Associations. We worked together to apply for funding for a Govan Energy Service which was a continuation of the great work we had already achieved in setting up an Energy Service by all three organisations to tackle fuel poverty within our local community. We were delighted to announce that in March 2020 all three organisations secured funding of £200,000 from OFGEM's 'Energy Redress Scheme' that is administered from the Energy Saving Trust. The project lead is Elderpark Housing Association who will work in partnership with all three Associations.

The aim of the new "**Govan Energy Advice Project**" will be to offer support to prevent fuel poverty, tackle fuel debt, access best value tariffs and reduce household energy consumption through better energy usage. Tenants from all three housing associations and new applicants identified as being "fuel poor" or "at risk of being in fuel poverty" will receive help with referrals coming from each organisation's financial inclusion staff and housing officers. The ambitious project has set a goal of making 750 home energy advice visits which initially will be delivered digitally due to restrictions imposed by the covid pandemic. Energy advice workshops will eventually be held as will drop-in community events. Between them the three housing associations own and manage over 4000 homes and a high proportion of local residents are considered to be in fuel poverty.

Govan Housing Association was delighted that our existing Senior Energy Adviser was successful in gaining the same position along with two other Energy Adviser to run the project







Govan Energy Advice Service

Govan, Elderpark & Linthouse Housing Associations have been successful in securing funding for the new energy saving project for our local community. The aim of this project is to help and support our tenants to live in a warm home at the lowest possible cost.

We will have dedicated Fuel Advisers located in each Housing Association with the following aims:

- Help to understand your heating system, meters and billing
- Access best value tariffs
- Liaise with energy providers on your behalf
- Providing energy saving tips and supply low budget measures to help reduce bills
- Access available grants and tackle fuel debts
- Assist in switching utility suppliers
- Help plan household budgets and prevent fuel poverty
- Benefit Checks

If any residents wish to be referred to the new Govan Energy Service please contact Diane Miles on

Phone: 0141 440 0308

Mobile: 07547416379

Email: energy@govanha.org.uk



"Govan, Elderpark and Linthouse in Partnership" 

by the main Lead Elderpark Housing Association. This is just the beginning of this project and over the next 12 months we will continue to be proactive in providing fuel advice and working jointly with our partnering agencies to tackle fuel poverty for our residents. We will continue to promote this as a major issue in Scotland and also welfare reforms and benefit freeze is a contributing reason for fuel poverty and puts an increasing pressure on many households' incomes across Scotland. Govan Housing Association realise we cannot tackle fuel poverty within the Govan Area independently and will continue to work with key partnering agencies like Home Energy Scotland and other local Housing Associations to ensure that we continue to tackle fuel poverty that we know is affecting vulnerable residents.

Internal and External Relationships

Our Money Advice Service recognises that it cannot deliver effectively without the contribution of other partners. These include the following and will change as new opportunities present themselves:



The Service is delivered in conjunction with other areas of the organisation. This provides wider organisational benefits across the Govan Housing Association Group. This includes:

- Close working relationships with the operational teams; Customer Services, Property Services and Factoring Service.
- Delivering projects in conjunction with the other members of the team to promote social inclusion, employability, digital inclusion, health and wellbeing, Further Education and general income maximisation outcomes.
- Taking the lead role in cross-functional working groups on Welfare Reform.
- Providing support to other subsidiaries and partner agencies

Our Customer Services Team have adapted the ways that our tenants can access our services more easily over the last year. Below is the different ways you can make contact in order for any member of our team to help and support you. We changed the different ways that staff members could deliver our services and staff promoted ways to contact us below:

Website:	www.govanha.org.uk
Email:	Customer Services (Housing) housingduty@govanha.org.uk
Email:	Money Advice Service financial.inclusion@govanha.org.uk
Telephone Office:	0141 440 0308
Appointments:	Available on request
Zoom Meetings:	Available on request
Facetime Meeting:	Available on request
Whatsapp Meeting:	Available on request
Home Visit:	Available on request



We were on hand during Covid-19 to support our residents in any way we could during the lockdowns and still would provide visits to our most vulnerable tenants due to the dedication of staff. Our staff contacted every tenant and provided a Welfare Check, offering any support we could.

What we are trying to achieve

The focus for the service is to support the work of the **Govan Housing Association Group** and to create a community where people choose to live and to assist its service users to become **more empowered and financially included**.

The service will be underpinned by:

- A commitment to Regulatory Standards.
- A commitment to The Scottish Social Housing Charter.
- A commitment to the Financial Conduct Authority principles.
- A commitment to upholding the vision/values of Govan Housing Association.
- A commitment to upholding the vision/values of any current or potential funders and partners.



Financial Conduct Authority

The Money, Debt & Energy Service will ensure that they uphold the vision and values of all regulatory bodies, funders and partner organisations. The Financial Inclusion Service complies with the following principles:

Integrity – a firm must conduct its business with integrity.

Skill, care, and diligence – a firm must conduct its business with due skill, care, and diligence.

Management and control – a firm must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems.

Customers' Interests – a firm must pay due regard to the interests of its customers and treat them fairly.

Communications with clients – a firm must pay due regards to the information needs of its clients, and communicate information to them in a way which is clear, fair and not misleading.

Conflicts of interest – a firm must manage conflicts of interest fairly, both between itself and its customers and between a customer and another client.

Customers: relationship of trust – a firm must take reasonable care to ensure the suitability of its advice and discretionary decisions for any customer who is entitled to rely upon its judgement.

Relations with regulators – a firm must deal with its regulators in an open and cooperative way, and must disclose to the appropriate regulator appropriately anything relating to the firm of which that regulator would reasonably expect notice.

Scottish Social Housing Charter

The Money, Debt & Energy Service supports the following Scottish Social Housing Charter outcomes:

1: Equalities

Social landlords perform all aspects of their housing services so that:

- every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services.

2: Communication

Social landlords manage their businesses so that:

- tenants and other customers find it easy to communicate with their landlord and get the information they need about their landlord, how and why it makes decisions and the services it provides.

3: Participation

Social landlords manage their businesses so that:

- tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with.

6: Estate management, anti-social behaviour, neighbour nuisance and tenancy disputes

Social landlords, working in partnership with other agencies, help to ensure as far as reasonably possible that:

- tenants and other customers live in well-maintained neighbourhoods where they feel safe.

7, 8 and 9: Housing Options

Social landlords work together to ensure that:

- people looking for housing get information that helps them make informed choices and decisions about the range of housing options available to them.
- tenants and people on housing lists can review their housing options.

Social landlords ensure that:

- people at risk of losing their homes get advice on preventing homelessness.

10: Access to social housing

Social landlords ensure that:

- people looking for housing find it easy to apply for the widest choice of social housing available and get the information they need on how the landlord allocates homes and on their prospects of being housed.

11: Tenancy sustainment

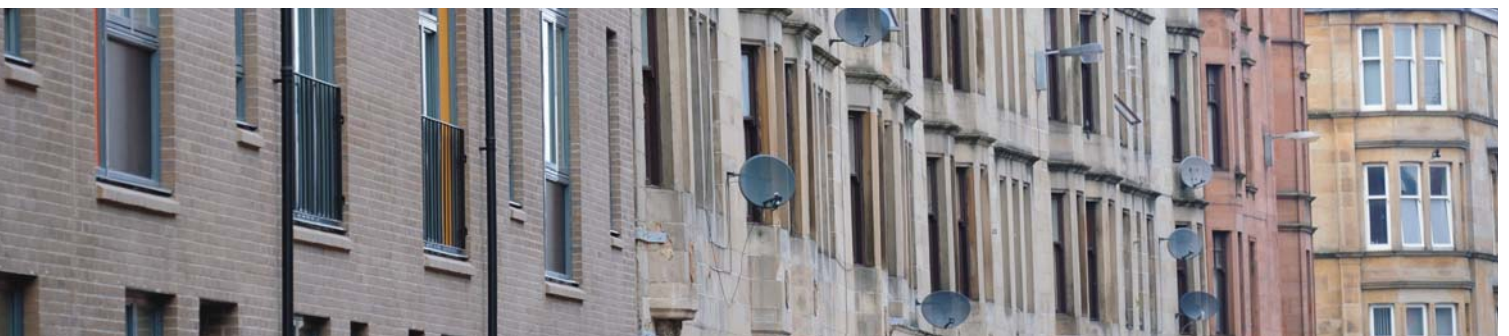
Social landlords ensure that:

- tenants get the information they need on how to obtain support to remain in their home; and ensure suitable support is available, including services provided directly by the landlord and by other organisations.

12: Homeless people

Local councils perform their duties on homelessness so that:

- homeless people get prompt and easy access to help and advice; are provided with suitable, good-quality temporary or emergency accommodation when this is needed; and are offered continuing support to help them get and keep the home they are entitled to.



13: Value for money

Social landlords manage all aspects of their businesses so that:

- tenants, owners and other customers receive services that provide continually improving value for the rent and other charges they pay.

14 and 15: Rents and service charges

Social landlords set rents and service charges in consultation with their tenants and other customers so that:

- a balance is struck between the level of services provided, the cost of the services, and how far current and prospective tenants and service users can afford them.
- tenants get clear information on how rent and other money is spent, including details of any individual items of expenditure above thresholds agreed between landlords and tenants.

We do this through monitoring the performance of the associated indicators such as:

1; Percentage of tenants satisfied with the overall service provided by their landlord.

5; Percentage of tenants satisfied with the opportunities given to them to participate in their landlords.

16; Percentage of new tenancies sustained for more that a year, by source let.

25; Percentage of tenants who feel the rent of their property represents good value for money.

The Money, Debt & Energy Service is committed to ensuring our residents receive a holistic approach, value for money, welfare rights, money, and debt and energy advice service to enable our local community to:

- Sustain Tenancies
- Increase Financial Capability
- Reduce Fuel Poverty
- Increase Tenant Empowerment
- Increase Financial Education



Meet our Staff Team



Marina McCall
Customer Service Manager



Pamela McLevy
Customer Service
Team Leader



Michael Fraser
Senior Money Adviser



Kevin Gillespie
Money Adviser



Diane Miles
Senior Energy Adviser

Money, Debt & Energy Service Staff Team work holistically in partnerships externally and with all internal departments the Association supports our customers to meet the strategic and operational objectives of Govan Housing Association. The Financial Inclusion Service staff does this very successfully while also providing an independent Money & Energy Advice Service.

The Money, Debt & Energy Service is a specialised service that has been delivers Welfare Rights, Money & Debt & Energy Advice within the Association. The enhanced service is continuing to develop and grow in order to financially support our tenants in a variety of ways.

The enhanced service over the last three years has assisted our residents and local community to generate financial gains of just over 3.1 Million Pounds that has financially supported our tenants and local community in improving lives.

NAME	JOB TITLE	MAIN TASKS
Marina McCall	Customer Service Manager	To effectively oversee the Association's Customer Service Team which incorporates the Money, Debt & Energy Service. To ensure all work practices are implemented and audited, reporting directly to the Head of Customer Services, Senior Management Team and wider staff teams.
Pamela McLevy	Customer Service Team Leader	To report directly to the Customer Service Manager on performance reporting of the Money, Debt & Energy Service. To provide day to day leadership and management of the Customer Service Team, including the Money, Debt & Energy Service in line with the strategic aims and objectives of the Association's Business Plan.
Michael Fraser	Senior Money Adviser	To report directly to the Customer Service Team Leader on performance. To provide a welfare rights, money and debt advice service to our tenants and local community. To assist and support our customers to access grants to sustain tenancies. Promote financial capability and provide education to enable customers to be financially included. To assist in projects internally and externally to meet local needs of the community as part of the overall Welfare Reform changes and Financial Inclusion.
Kevin Gillespie	Money Adviser	To report directly the Senior Money Adviser on performance. To assist the Senior Money Adviser in Welfare Rights, Money and Debt Advice Service to our tenants and local community and with all administrative duties. To assist and support our customers to access grants to sustain tenancies. To assist in projects internally and externally to meet local needs of the community as part of the overall Welfare Reform changes and Financial Inclusion.
Diane Miles	Senior Energy Adviser	To report directly to the Customer Service Team Leader on performance of the Energy Service in partnership with two other local Housing Associations (Elderpark and Linthouse). To provide a holistic service incorporating all aspects of energy advice and assistance to our tenants and wider community and to provide financial fuel assistance via funding received.

Govan Housing Association's full organisation Structure is attached as **Appendix 1**.

Govan Housing Association Business Plan Process

The Association shall follow the process outlined below to ensure consistency and accuracy of the full business plan each year. The Association sees continual review and consultation as being key to the delivery and evaluation of our main strategy and provision of an excellent service to our residents.

To achieve this plan, the following approach was developed: Year 2021 /22:

NAME	Stage	Detail	July – Sept	Oct – Dec	Jan – Mar	Apr – Jun
Planning	1	Planning process for business planning reviewed in full by EMT.	✓			
	2	SWOT analysis carried out by Executive Management Team and Management Committee.		✓		
	3	A joint Business Development event held to agree our strategic direction.	✓			
	4	Business Planning Training/Consultation carried out.		✓		
	5	Executive Management Team review existing strategies and present recommendations to the Management Committee for approval.		✓		
	6	Define SMART planning and objectives.	✓	✓		
	7	Management Committee review and approve strategy.		✓		
	8	Budget planning.		✓		
	9	Business Plan and budgets are finalised and approved by Management Committee.			✓	
Delivery	10	Engage all necessary stakeholders.		✓	✓	
Monitoring	11	Ongoing monitoring and evaluation.		✓	✓	✓
Review	12	Full review of performance is carried out against the Business Plan and Key Performance Indicators.	✓	✓	✓	✓
	13	Full risk assessment.	✓	✓	✓	✓

At the heart of the framework are our strategic objectives, thus, the key purpose is that these are met, performance is measured and targets are met.





The table below demonstrates how we ensure that we achieve the objectives, performance and targets outlined within the Business Plan:

1	The governing body has the ultimate responsibility for ensuring that the mission statement, strategic and operational objectives are monitored and reviewed. This is achieved by reviewing all evidence provided to Management Committee on a bi-annual basis through our Annual Assurance report as part of our Performance Management Strategy.
2	The governing body and Executive Management Team will oversee the effectiveness of our financial planning. Our internal and external audit functions will also support our financial effectiveness. The Scottish Housing Regulator also monitors our performance.
3	The Operations Sub Committee will have the responsibility for measuring the success of the annual performance of our housing and property services targets, budgets, KPI's, service delivery to tenants and continuous improvement in our customer services. This is underpinned through our Performance Management Strategy which reviews all our operational processes and links them to the objectives of the Scottish Social Housing Charter and measures our performance against the same.
4	The Audit Sub Committee will be responsible for seeking reassurance that the Association's staff team are complying with legislation, policies and regulatory guidance and good practice in the delivery of its services. This is achieved through the work of the internal auditors who are assisted in discharging this duty by the external auditor. This is captured within our Annual Assurance reporting process which provides a mapping tool for ease of identification for governing body to deliberate if we have achieved the objectives whilst assessing ourselves against regulatory requirements.

Separate strategies, as detailed below have been developed to cover the various objectives of this plan. Through our membership of a number of partnership bodies we are able to ensure that this plan, where appropriate, reflects jointly agreed priorities and also ensures that our views are represented to partnering organisations.

Appendices to Business Plan:

Appendix 1.	Asset Management Strategy	Appendix 6	Cash Flow/Financial Plans
Appendix 2	Community Engagement Strategy	Appendix 7	Ibrox / Cessnock Strategy
Appendix 3	Performance Management	Appendix 8	Equality & Diversity
Appendix 4	SWAT & PEST Analysis	Appendix 9	Strategic Map
Appendix 5	Risk Register	Appendix 10	Financial Inclusion Service Delivery Plan

Our Risk Management

It is the Govan Housing Association's governing body and subsidiary Board's responsibility to determine its appetite to risk and to ensure that robust risk management systems are in place and operating within acceptable levels.

The Group recognises that it has responsibilities to protect and safeguard the use and application of tenants and public funds and will therefore take all reasonable measures to prevent, minimise and where possible mitigate the impact and likelihood of risks from crystallising.

The Group's approach to risk is to assess risk in respect of the combination of likelihood of something happening and the impact that arises if it does happen. Risk is defined as the uncertainty of outcome, whether positive opportunity or negative threat of action and events. By its nature, risk is not necessarily bad. The Group appreciates that risk has to be assessed in respect of the combination of likelihood of something happening and the impact that arises if it does happen.

The resources available for managing risk are finite and so it is the aim of the Group to achieve an optimum response to risk and identify priorities in accordance with our evaluation of the risks. The term 'risk appetite' is used to refer to the amount of risk which the Group is prepared to accept, tolerate, or be exposed to at any point in time.

The Group's approach to Risk Management is based around assessment, evaluation, management and measurement, as follows:

Assess

Identify important parts of the business - service, staff, finance, etc.

Evaluate

Consider what risks each of these face and are they operational or external. Controlled in a document called the Risk Register (see Appendix 2).

Manage

What can we do to minimise the risk?

Measure

Score the risk.

It is essential that the risk management process is intertwined with other operating activities and permeates the Group's management and operations.

Our current Strategic Risk Register is attached as Appendix 2, which details our ratings of risk probability and impact, mitigating controls and our risk.



Focus of the Money, Debt & Energy Service

The Money, Debt & Energy Service priorities are to support the Strategic and Operational Map for the organisation covering the period 2022/2023. This will be reviewed on an annual basis to ensure our priorities meet the needs of our community.

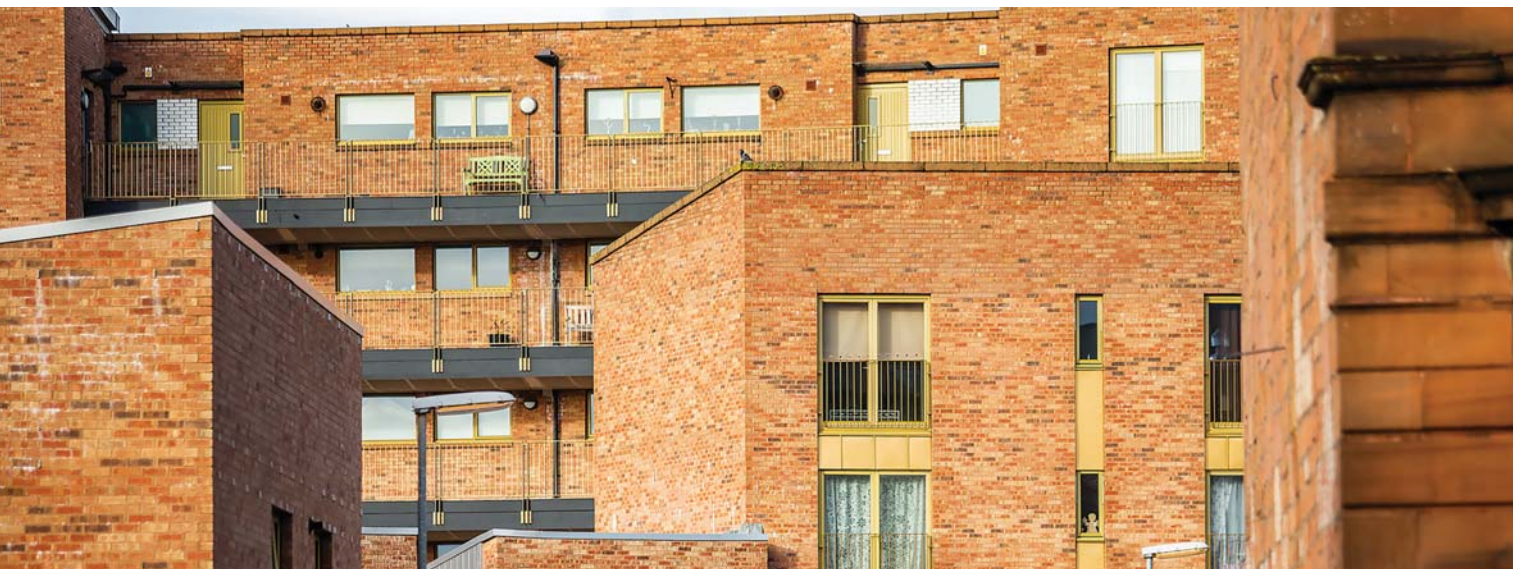
The Money, Debt & Energy service will deliver on both Govan Housing Association's strategic and operational business objectives, to ensure that the service continues to contribute to the overall aims of the organisation whilst adhering to regulatory legislation and the continual change to Welfare Reform.

The Management Committee and Operation Sub Committee and the senior management team support the implementation of the Money, Debt & Energy Advice Service delivery plan. This plan is the responsibility of the Money, Debt & Energy to deliver under the leadership of the Chief Executive and the continuous management by the Customer Service Manager. The plan will be reviewed annually, which will include the preparation of annual budgets, and development to the interval management plan as it relates to the service.



The priority of the Money, Debt & Energy Service will be to continually develop a strong and successful team. As this team

develops over the next three years, the association will seek to develop the team further through external funding.



MONEY ADVICE SERVICE OPERATIONAL OBJECTIVES FOR 2022-2023

PRIORITY 1	The Money, Debt & Energy Service will continue to maintain the service standards in line with the accreditation of the Scottish National Standards for Information and Advice Providers (SNSIAP) achieved in December 2021.
PRIORITY 2	We will continue to oversee the prompt reporting on key financial, regulatory and legislative returns.
PRIORITY 3	We will contribute to adhering to GDPR across the group.
PRIORITY 4	We will continue to support and assist our tenants with applying for relevant grants.
PRIORITY 5	We will continue to develop the Association's Furniture and Re-Use Initiative.
PRIORITY 6	We will continue to meet with every new tenant to ensure that we carry out a Financial Health Check and provide Energy Advice.
PRIORITY 7	We strive to empower and educate our tenants in regards to money management.
PRIORITY 8	We will deliver a high quality holistic, informative and proactive Money and Energy Debt Advice Service to our customers and the wider community.
PRIORITY 9	We will continue to promote the growth and success of the service within our quarterly community newsletter and through our digital and social media platforms.
PRIORITY 10	We will continue to obtain feedback via our Association wide customer surveys and our Money, Debt & Energy Debt Advice Service customer satisfaction surveys. We will take on board the comments and suggestions of our customers and strive to deliver the most important services needed to improve lives within the community.
PRIORITY 11	The Money, Debt and Energy Service will continue to develop ongoing initiatives such as emergency fuel and food provisions currently in place.
PRIORITY 12	We will support our local community partner organisations in delivering these services by sharing funding opportunities and helping to promote local businesses and enterprises.
PRIORITY 13	In line with Govan Housing Associations strategic and operational objectives, we will continue to report to our Operations Sub-Committee quarterly and our Management Committee annually.
PRIORITY 14	We will strive for continuous improvement of tenancy sustainment levels in line with the business and operational targets.
PRIORITY 15	To continue to deliver a robust and comprehensive Money, Debt & Energy Service strategy, collaboratively with the Customer Services department.
PRIORITY 16	To promote and raise awareness of the Money, Debt & Energy Service.
PRIORITY 17	To continuously seek funding and work closely with various partner including GEL organisations and stakeholders within the community in order to develop and improve the services.

The Money, Debt & Energy Service is mainly an appointment based service at our local office in secure allocated rooms specifically for the staff. Home Visits are available on request and the service will try and accommodate urgent requests. Due to the effects of the pandemic face to face appointments last year became difficult. Our service had to change the way we engaged with our tenants.

We offered a more varied way for the service that included the following:

- Website www.govanha.org.uk

- Email our Income/Rent Management Team – housingduty@govanha.org.uk

- Email our Money, Debt & Energy Service financial.inclusion@govanha.org.uk

- Email our Govan Energy Service energy@govanha.org.uk

- Email or telephone all staff members contact details are available

- Contact our reception office 0141 440 0308

- Essential appointments can be requested by customers

- Zoom meetings on request

- Facetime meetings on request

- WhatsApp meetings on request

The Association access an interpreter service and this can be arranged by our staff. The association is committed to ensuring that our tenants and prospective tenants are supported both before and during their tenancy. The Money, Debt & Energy Service carries out a Financial Health Check and a referral is automatically made for Energy Advice. Tenancy Sustainment is an important focus for the team and to ensure that our customers are fully supported the following steps are involved in the health check process:

- Benefit Check
- Financial Statement
- Referral to Govan Energy Service
- Debt Check
- Grant Applications
- Access Furniture Initiative
- Access Available Grants
- Access Digital Services
- Referral To External Agencies
- Benefit Advice/Grant applications made
- Further Appointments to Financial Inclusion Service if required

Govan Housing Association applies to our Local Authority for Community Care Grants/Emergency Grants and applies for any other grants available in order to support new and existing customers in any crisis situations and to sustain their tenancies. Govan Housing Association also provides Dulux paint packs for new tenants if required by our Housing & Community Engagement Team.

Govan Housing Association has set a yearly budget for the Furniture Initiative that is a project set up by the team to provide all the relevant goods for our customers to access to sustain and support their tenancy. The majority of customers that have accessed this project are moving from temporary furnished accommodation. New and existing customers have been able to access carpets, white and electrical goods, sofa's, starter packs, beds and bedding packs.

In-work poverty is also a focus of the team in order to support tenants who are unable to access grants and our furniture initiative projects and reuse project has assisted these individuals to sustain their tenancy. The Money, Debt & Energy Service will work jointly in internal projects with the Community Engagement Officer to develop this further to include volunteering opportunities.

Govan Housing Association is committed to always ensuring that our projects are there to support our tenants through some of the most financially difficult times for people and families.

Govan Housing Association has recognised food and fuel poverty is on the rise due to continual welfare reform changes and effects of the pandemic last year. Our Management Committee has supported projects for our teams in order to support our customer from the effects of poverty. The following projects are:

- Glasgow SE Food Bank Vouchers (Existing partnership)
- Pantry Food Referral
- Farmfood Vouchers
- Emergency Energy Fund
- Sanitary Products

We will continue to work with the GEL group on joint projects that include our Digital Inclusion programmes and also the Govan Energy Service.

The Money, Debt & Energy Service focus is also to promote our benefit, money & energy advice service's and increase financial inclusion and financial capability within the local community. We promote our service in the quarterly newsletter to all our tenants and owner-occupiers, letters sent by internal teams customers, website, Social Media, Community Hub, local job centre and at events.

Govan Housing Association is committed to staff training and development. Each member of the team has a training plan for each year, this is reviewed at staff one to one discussions monthly, and this leads into the Contribution Management process each year that is also reviewed every 6 months for staff. Due to welfare reform and legislative changes it is imperative all staff within this team have adequate training in order to ensure the service they provide is up to date and accurate.



Scottish National Standards for Information & Advice Providers

In December 2021, Govan Housing Association's Money Advice Service was successful in achieving accreditation of the Scottish National Standards for Information & Advice Providers (SNSIAP) at Type III in Welfare Benefits and Type II in Money & Debt.

The Money Advice Service had been working towards accreditation for a number of years and it was a fantastic achievement and credit to the Association in evidencing the quality of advice and services delivered.

The process involved a detailed review of casework against the SNSIAP framework and an extensive audit on a broad range of the service's policy and business management processes.

In particular, during Covid-19 when the focus of the team became increasingly challenging in assisting and supporting the most vulnerable tenants in the community, the focus remained on working towards this accreditation. This demonstrates the passion and determination of the team to achieve this accreditation and how this team has adopted a culture of continuous improvement in advice work.

This accreditation will reaffirm to Govan Housing Association's customers that the

highest standard of advice and service will be provided with it being one of the first housing associations to have received both welfare rights and debt advice accreditation in Scotland at type II/III.

Fiona McTaggart, Chief Executive, said: *"The Accreditation recognises the hard work and effort that goes into continually providing a high standard of advice and support through our Money Advice Team. This service is vital to our residents and local community and can really support people through very difficult times. The Money Advice Service is truly committed to our customers, continuous*

improvement and providing an excellent customer service and this is a fantastic achievement."

Kerryann Wallace, Director of Customer Service, said: *"I am delighted that our organisation's Money Advice Service has been recognised in receiving this accreditation for the great work they do. This is a terrific achievement particularly working through a global pandemic when the team's focus had to change. We are a committed organisation in tackling poverty and inequality within our Govan community and this is a major achievement for a small team who have only been formed for three years."*





Strategic Ma

Below is the Vision, Purpose and Values of our organisation that is our main focus to provide, manage and organisation, playing a leading role in the regeneration of Govan and continuing to improve the quality of Govan Housing Association has set our organisations strategic and operational objectives below for 2021 - 2024

Vision

Moving Govan Forward

Purpose

To preserve the history and pride of Govan and guarantee its future by providing good quality housing, enhancing aspirations and improving lives.

Values

Passion 
 We are committed, determined and motivated.

Services

To provide excellent customer services and maximum value.



Homes

To build and/or acquire new homes to meet housing need and assist in economic growth and development in the community.



Leadership

To ensure the growth and v effective and governance of financial, adm personnel sys

Our leadership continual impro regulatory and financial wellbe and are suppor inspired staff te

- We will ensure compliant with legislative rec an appropria assurance an is in place
- Accountability embedded ac
- Our culture w learning and

Strategic Objectives

Outcome

Operational Objectives

We will be proactive in our interactions with tenants to shape and improve our services which will anticipate needs and expectations.

- We will improve our tenancy sustainment and our performance against our KPI's to ensure we are providing a first class service
- We will continue to adopt an approach to service delivery that is underpinned by cost effectiveness and value for money
- We will embrace innovation and technology to improve our interactions with our tenants to identify their needs and improve our services

Our quality, affordable homes meet housing demand and are continually maintained to a high standard.

- We have an ambitious development programme which will meet the housing needs of Govan and surrounding communities
- We will continue to look at innovations in low carbon and energy efficient systems
- We will continue to consolidate our stock and build on our current Ibrox/Cessnock acquisition strategy across Govan and surrounding areas

2021-2024

maintain affordable housing for people in housing need whilst aiming to be an innovative and responsive life of our residents.

which cover our Services, Homes, Leadership, People and Community.

Accountable

Willing to accept and be held responsible for our actions and decisions.



Improve Lives

To lead, deliver and invest in our community to enhance people's lives.



Innovative

We challenge ourselves and others towards excellence and innovation.



Leadership

The Group's viability is led by good and efficient administration and systems.



Our team will demonstrate:

Compliance with legislative requirements; value for money; supported by a strong and team.

Our Group remains with all regulatory and requirements by ensuring site and effective and governance framework

and ownership will be across our staff team

will ensure continuous staff development

People

As a community anchor: maximise consultation, participation, regeneration and community empowerment in the improvement and delivery of our services.



We will embrace innovation in our approach to ongoing, meaningful connection with all our stakeholders and will be creative in ensuring this represents our diverse community.

- We will continue to be an integral cog in our community where we remain open to the needs and aspirations of our tenants
- We will empower our tenants to assist in the sustainment of their tenancies
- We will communicate effectively with our stakeholders and partners, keeping them informed of our priorities, ambitions, achievements and challenges

Community

Work with partners to provide quality homes, good neighbourhoods, sustainable tenancies and community inclusion to enhance overall wellbeing in our community.



We will continue to work in partnership with all stakeholders to agree key elements of our thriving, sustainable and ambitious local community.

- We will continue to maximise funding opportunities in order to deliver high quality, community-led regeneration initiatives
- We will invest in existing stock to ensure the highest possible standard, within a community where people choose to live
- We will actively promote our Group to enhance our reputation and be recognised as a landlord, partner and employer of choice

Document Information Library

In order to provide accurate advice within our Money Advice Service, it is imperative that the service has the appropriate reference library, websites and forums to keep up to date with all welfare reform and legislation changes that effect the services delivered.

The team refer to the following library for information:

Child Poverty Action Group (CPAG) Advice Line for Advisers	DWP Advice for Decision Makers
CPAG Website	WCAinfo.net
GAIN	Benefitmythbuster.net
Turn To US	QBC Calculator
Advice UK Website	Universal Credit Book
Money Advice Line for Advisers	Welfare Benefits and Tax Credits Book 2022/23
Rightsnet	Disability Rights Handbook 2022/23
SHN Website	Debt Advice
Housing Systems	



Resources and Budget

The Money, Debt & Energy Service budget is part of the Customer Service Team and the full team's budget is set annually as part of Govan Housing Associations budget planning process and approved by our Management Committee.

The Money, Debt & Energy Service budget is the responsibility of Head of Customer Service and managed by the Customer Service Manager. The budget setting, monitoring, and reviews are carried out every 6 months.

The full Budgets for the year 2022/23 for the Service are listed in the table below.

Expenditure	Budget 2022-23
Telephone	£1,700.00
Sundry expenses	£3,060.00
Travel	£500.00
Training	£15,600.00
Protective/Corporate Clothing	£1,200.00
Legal	£36,000.00
Consultants	£2,400.00
Insurance - Properties	-
Subscriptions	£5,446.00
Publications	£6,300.00
Bank charges	£23,160.00
Decant Costs	£4,800.00
Tenant Participation	£19,725.00
Decorating Allowances	£6,000.00
Ext. Factors Mgt Fees	£8,000.00
	£50,400.00
Furniture Initiative	£12,000.00
Council Tax on voids	£9,000.00
Bad Debt Provision (Income)	£70,278.00
Emergency Energy Fund	£1,200.00

Memberships and Subscriptions

The Money, Debt & Energy Service has a number of memberships and subscriptions with the following organisations in order to provide.

Subscription	
Welfare Rights Forum	Annual
Home Energy Scotland	Partnership
Lisson Grove Benefits Program	Annual
Housing Systems - HB notes	Annual
Advice UK	Annual
Money Advice Scotland	Annual
FCA - provision of debt advice	Annual
LASA - Rightsnet	Annual
Child Poverty Action Group	Annual

Targets and Key Performance Indicators

Performance Indicators stated below are targets set out by the service based on the previous year's performance and expected set targets for 2022/23. This will be reviewed each year to welfare reform changes and to ensure that the Money, Debt & Energy Service meets the strategic and operational objectives of the Association.

Service Performance Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Total Gain of Service	£1,152,358.59	£1,145,650.14	£1,000,000.00
Total Number of Clients	639	550	600
Total Number of Cases for Service	600	1221	650

Welfare Rights Performance Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Total Benefit Financial Gain	£541,768.89	£571,011.75	£500,000.00
Number of Benefit Cases	842	1077	600
Total Universal Credit Gain	£555,678.28	£511,298.19	£500,00.00
Number of Universal Credit Cases	183	128	150

Debt Performance Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Total Debt Financial Gain	£54,911.42	£63,340.20	£50,000.00
Total Debt Being Managed	£223,407.15	£115,793.71	£25,000.00
Number of Debt Cases	10	16	15
Number of Bankruptcies	100	8	Outcome
Number of Creditor Arrangements	New Target Set for 2021	0	Outcome
Number of Creditor Arrangements after 3 Months	New Target Set for 2021	0	Outcome

Internal Staff Referrals	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
No of Energy Service Referrals Made	New Outcome Set	123	Outcome

Pre Action Requirements Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Arrangements Made	81	17	Outcome
NOP avoided	2	2	Outcome
Court Action avoided	1	7	Outcome
Eviction avoided	1	2	Outcome

Targets and Key Performance Indicators (continued)

Tenancy Sustainment Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Number of Furniture Initiatives Awards	New Outcome	97	Outcome
Financial Gain for Furniture Initiatives	New Outcome	£18,013.23	£12,000.00
Number of Grants issued	Outcome	150	Outcome
Reuse Project, Number of Awards	New Outcome	23	Outcome
Grants, Financial Gain	£85,482.54	£121,719.65	Outcome
Number of Food Provision Awards	126	170	Outcome
Financial Gain for Food Provision	Outcome	£2,775.00	Outcome
Govan Pantry Referral	New Partnership	73	Outcome
Reuse Project Financial Gain	New Partnership	£7,461.95	Outcome

Tenancy Sustainment Softer Outcome Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Customer supported to settle into their new property	New Outcome	61	Outcome
Positive effect on mental health & wellbeing	New Outcome	105	Outcome
Short term intervention in crisis situation	New Outcome	56	Outcome
Furniture grant assisted in letting Properties	New Outcome	58	Outcome
Building Positive relationships with customers	New Outcome	102	Outcome
Avoiding Financial Hardship/Crisis	New Outcome	108	Outcome

Govan Energy Service Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Number of Energy Cases		475	480
Energy Financial Gain to Customers		£69,324.73	£50,000.00
Number of Set Up Energy Accounts		168	170
Number of Fuel Resumed Cases		39	Outcome
Number of Meter Exchanged		29	Outcome
Number of Energy Advice		154	155
Number of Energy Redress Vouchers		277	Outcome
Value of Energy Redress Vouchers		£15,103.00	Outcome
Number of Customer Access Emergency Energy Fund		57	Outcome
Financial Gain for Emergency Energy Fund		£1,805.40	£1,200.00

Financial Health Checks Performance Indicators	Performance Targets Analysis 2020/21	Performance Targets Analysis 2021/22	Set Performance Target/Outcome 2022/23
Financial Health Checks	105	141	Outcome

SFHA Energy Funding

In January 2022, the Money, Debt & Energy Service were successful in securing funding of £40,000.00 from the Scottish Federation of Housing Associations (SFHA) to be shared between the three Housing Associations of the GEL partnership (Elderpark, Govan and Linthouse).

This substantial sum of money received was used to provide financial support towards the cost of fuel for our tenants who needed it most and who were in financial hardship including fuel poverty.

With the rise in energy costs throughout the country this year, the funding played a key role in tackling fuel poverty in the Govan area. See below news publication regarding the funding.



Housing Scotland Weekly
SFHA News

January
26th 2022

A warmer Govan: Housing providers offer vouchers to combat fuel bills.

Three housing providers come together to offer vouchers to combat fuel bills.

Families in Glasgow's Govan have been given a winter warmer with the launch of a £40,000 voucher scheme to combat fuel bills.

Three housing associations in Govan – Linthouse, Govan and Elderpark have come together to create the Govan Energy Advice Project.

They are offering £28 and £49 top up vouchers primarily for people paying their energy costs through gas or electricity pre-payment meters.

Launched this month, the £40,000 has been secured through the Scottish Government's Social Housing Fuel Support Fund which aims to provide practical support to social landlords' tenants in order to help them to manage or reduce their fuel costs.

"Never has it been more needed" say the associations and the money is considered a lifeline to many individuals and families who face a struggle paying winter fuel bills – compounded by increasing

energy costs at the worst possible time of the year.

Since the initiative was launched earlier this month, take up has been strong. People who contact their own housing association – which has each appointed an 'Energy Advisor' – will receive £28 for an individual or £49 for a family.

While the £40,000 will inevitably run out, the three associations are also looking at other ways to secure other methods of funding to continuing offering help with fuel costs.

The new funding comes exactly a year after Elderpark, Govan and Linthouse benefited from a cash windfall from the UK Energy regulator Ofgem's Energy Redress Scheme. This has helped pay for running the scheme and the appointment of the three Energy Advisors – one at each association.

The voucher scheme is part of a wider plan of action from the housing associations to offer



energy advice, deal with suppliers on behalf of customers and endeavour to help people better control their energy usage.

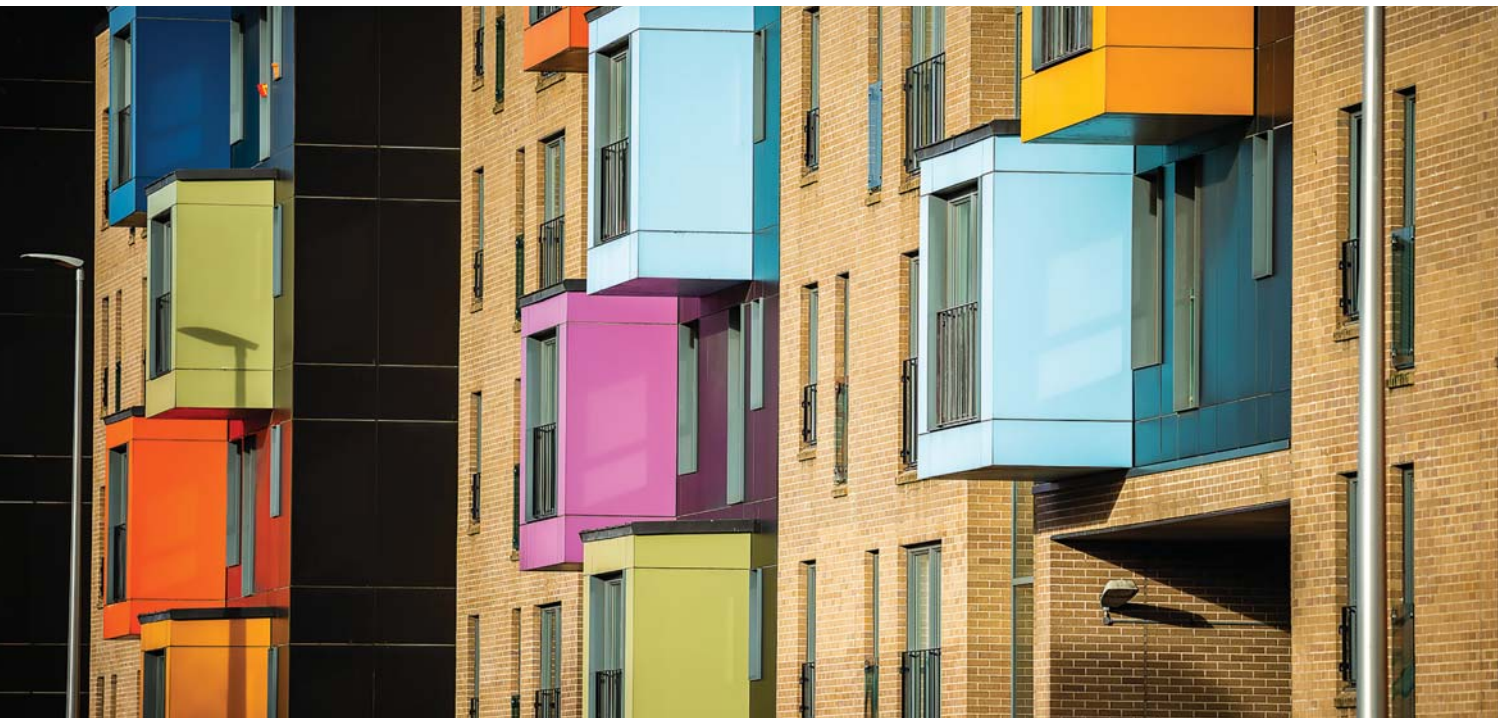
Between them the three housing associations own and manage 4,060 homes across Govan and a high proportion of local residents are considered to be in fuel poverty.

A spokesperson for Elderpark, Govan and Linthouse Housing Associations said: "We recognise the very real difficulties many of our customers are facing in a time of immense challenge in paying energy bills. We are

working hard to tackle fuel poverty and the £40,000 we have obtained will turbo-charge our efforts.

"It's worth remembering that applying for a voucher in no way affects the State benefits some people may be receiving. We strongly encourage local people who would like to take advantage of this much-needed helping hand to come forward."

The three housing associations acknowledge the role the Scottish Federation of Housing Associations has played in the administration of the Social Housing Fuel Support Fund.



Customer Care Standard

Govan Housing Association have customer care standards as part of the Association's commitment to put customers first and deliver services that are accessible to everyone.

Govan Housing Association will:

- Treat customers with respect and in a professional manner.
- Ensure customer's needs are identified and understood and try to see things from the customer's point of view.
- Respect the customer's rights to confidentiality and keep personal information secure in accordance with data protection legislation.
- Make copies of our policies available on our website and in printed form on request.
- Ensure we use plain English in any correspondence and that it is concise, accurate and jargon free.
- Provide information in large print, braille, audiotape, or use translation services for customers whose first language is not English.
- Encourage and seek your feedback on services you have received.
- Ensure our offices offer equal access for all our customers.
- Inform and consult with you when there are changes to the services you receive.
- Keep you up to date with relevant information via newsletters our website and social media.
- Maintain your property to a high standard, making sure it is warm, secure and comfortable.
- Look after common areas so that you have a pleasant environment in which to live.

Equality & Diversity

Our Equality and Diversity policy was developed to support the Group deliver its Strategic Objectives.

It also supports the Association in meeting the Equalities outcome in the Scottish Social Housing Charter, 'Social landlords perform all aspects of their housing services so that every tenant and other customer has their individual needs recognised, is treated fairly and with respect, and receives fair access to housing and housing services' as well as ensuring we are meeting legislative and best practice requirements.

We recognise that there are specific groups and individuals in society who experience discrimination, harassment and exclusion as a result of different aspects of their identity. We appreciate that this can have a profound impact on their lives and adversely affect the opportunities open to them.

We want to eliminate social exclusion, direct, indirect and institutional discrimination and believe it is right that we should tackle such matters on behalf of our staff, customers and the communities we serve. We see the diverse identities and needs of our community and workforce as a real strength and believe people should be treated fairly. This includes recognising that treating people fairly and equally does not necessarily mean treating them the same.

We also want to promote social cohesion and comply with all equality and employment legislation and regulations.







Moving Govan Forward

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