

Title	Welfare Benefits and Debt Advice Policy
Document Owner	Director of Housing
Policy Approval Details	Customer Services Committee October 2016
Next Review Date	April 2019
Corporate Aim	Take every opportunity to delight our customers Create great neighbourhoods where people and communities flourish. Improve health and prosperity where we work

SUMMARY OF DOCUMENT

This Policy outlines the principles to be adopted by whg, when delivering a Welfare Benefits and Debt Advice service to customers.

1. POLICY PURPOSE AND AIMS

- 1.1 The purpose of this Policy is to ensure our customers have access to debt advice, the potential to maximise their income, and to become financially literate and capable. This will help to ensure that customers pay their rent and service charges in accordance with their lease or tenancy agreement.
- 1.2 This policy applies to whg tenants and leaseholders, including shared owners. Advice will only be usually provided to market rent tenants, leaseholders and shared owners if they owe rent or service charge arrears. The policy does not include freeholders, although limited advice will be offered in relation to any debt owed to whg. More detailed advice is available from the Citizens Advice Bureau, and national debt advice agencies.
- 1.3 Debt and welfare benefits advice may be delivered in a number of different ways, including in person and over the telephone. It may involve advice only, referrals to external and internal services or a full casework service depending on whg's resources and the level of support required by the customer.
- 1.3 whg, including advisors from the Income and Financial Inclusion and Tenancy Services teams will adopt good practice in this area of work and the service and performance will be benchmarked against other housing providers.

2. POLICY

2.1 Principles and Standards

2.2 whg will conform to the following principles and standards. We will:

- Hold the appropriate consumer credit licence under the Consumer Credit Act 1974 to enable both welfare benefit and debt advice to be provided
- Adhere to the Financial Conduct Authority 'Guide for consumer credit firms' (February 2016)
- Have professional indemnity and public liability insurance or other appropriate arrangements in place.
- Provide the service free of charge to the customer at the point of delivery. Customers will not be charged for any part of the service or advice.
- Process all data held in line with Data Protection legislation.
- Comply with all Health and Safety, Equality and Diversity and Human Rights legislation as appropriate.
- Reserve the right to withdraw the service from any customer who wilfully or recklessly withholds information necessary to provide quality advice.
- Ensure the remit, boundaries and limitations of the service are explained to the customer before the service is provided.
- Provide non-judgemental, impartial and confidential advice.
- Take up social policy issues with Local Authorities and other agencies on behalf of individuals or groups where appropriate.

3. CASE MANAGEMENT

3.1 Welfare Benefits, Debt or Money Advisors will establish the background relating to the customer's circumstances and identify what action the customer wants to take. This information will be used to diagnose the customer's problem and to advise a solution.

3.2 Advisors will ensure the action or support is appropriate to the customer's needs and is sufficient to progress the issues within any relevant time limit. Detailed and clear records will be maintained including any actions to be taken and by whom (including the customer).

3.3 If action is required from the customer the advisor will:

- Consider the customer's ability to act, and advise when to seek further help.

- Give advice on time limits and how to obtain any necessary documents, such as forms.
- Clearly explain the potential consequences of non-payment of debt.
- Be non-judgemental and give advice and assistance regardless of how debts have arisen.

3.4 If the advisor is to act for the customer they will:

- Take action within mutually agreed time scales and progress the case without any undue delay.
- Keep the customer informed at all relevant stages of the case regarding any action taken and any obligations they may have.
- Keep the customer informed of the prospects of success at relevant points in the case and give an estimate of how long it will take to resolve the matter.
- Take correct and appropriate action to resolve all issues identified.
- Reserve the right to withdraw the service from any customer wishing to pursue courses of action that would be detrimental to whg's credibility.

3.5 Where the advisor cannot meet the customer's needs, they will refer or signpost them to an appropriate agency with the customer's consent.

4. PERFORMANCE MEASURES AND TARGETS

4.1 Key Performance Indicators will be established annually as part of whg's target setting process.

5. MONITORING AND REVIEW

5.1 External quarterly audits will be conducted by an appropriate third party to ensure quality.

5.2 Colleague audits will be undertaken each month by the Debt Advisor.

5.3 A quarterly performance monitoring report will be produced to monitor whg's welfare benefits and debt advice service to include financial gains for customers.

5.4 This policy and accompanying procedures will be reviewed every three years, unless there are significant changes to legislative or regulatory requirements resulting in an earlier review.

6. ASSOCIATED DOCUMENTS AND POLICIES

Housing Debt Recovery Policy
Welfare Reform Action Plan