



Moving Govan Forward

FINANCIAL INCLUSION SERVICE
DELIVERY PLAN 2021 - 2022

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Introduction

from the Chief Executive and Chairperson

We know that 2021-22 will be a challenging year for Govan Housing Association and our services due to Covid-19. The services delivered by our Housing & Community Engagement Team have never been more important to the business, our residents and the local community. The volatility that has shaken the global financial markets and the ever-changing welfare reforms are inevitably financially affecting our customer's households. With increased unemployment the pressures are nowhere greater felt than for those just managing to get by and managing on low incomes.

In an environment where more and more of our customers are experiencing money and debt problems, the Money & Energy Advice service is playing a critical and 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 the Covid-19 pandemic has impacted everyone.

Our Financial Inclusion 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, determines 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 Financial Inclusion Service since its inception in January 2018, when the team was launched. We were very 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 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 provided 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 Financial Inclusion Services 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 seen a high increase in benefit applications since last year for Universal Credit due to continual lockdowns meaning job insecurity, it has been essential at this time that our residents have been able to access our services.

I would like to also express my gratitude to all 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 been 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 Financial Inclusion Service delivery. We have already made excellent progress with our ambitious goals despite of uncertain times. I want to thank the skilled and dedicated staff team that have continued to deliver and innovate despite these challenges led by Housing Income Manager. We hope that this document provides a solid foundation to demonstrate our commitment to the ethos and values of our organisation.

Introduction

Govan Housing Association Group has over 80 staff across both organisations including our Subsidiary Govan Home Team that 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 and Director of Customer Services. We also have a Senior Management Team consisting of 8 senior managers, 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 had concluded a new staff restructure for the organisation in November 2019. There are 3 departments in Govan Housing Association that include:

- Finance & ICT and Corporate Services
- Housing & Community Engagement
- Property Services

The Director of Customer Services is responsible for the customer experience,

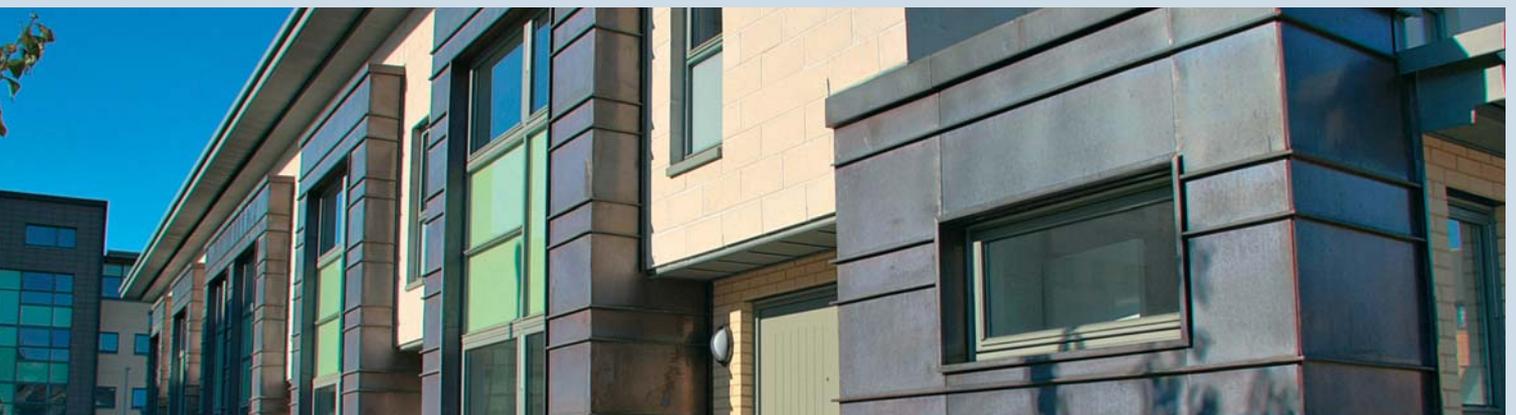
placing the customer and the centre of our thinking; ensuring that Govan Housing Association and the Group have a long-term sustainable infrastructure affording our customers access to an effective and supportive service that reflects their customer needs and requirement focussing on all operational processes. To achieve this it comprises of different specialised teams that include an Income & Maximisation Service, Money & Energy Advice Service and Community Engagement Services. The Income & Maximisation and Money & Energy Advice Service are managed by the Housing Income Manager. The Income & Maximisation Service recovers rental income for the organisation and maximise tenants' income.

Govan Housing Association's Financial Inclusion service launched in 2018. The service has since grown and developed over the last few years to provide Welfare Benefits, Money, and Debt & Energy Advice that is an essential service to help and supported 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 Financial Inclusion Service sits independently within the team and the main 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 Financial Inclusion Service changes 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 such as, at moments of crisis such as the breakdown of relationships, loss of a family member or through illnesses. 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 Financial Inclusion Service aims to support our tenants and wider community through challenging periods in their and their family's lives. Govan Housing Association has set up specialised staff to offer unique and essential help and support with Income Maximisation, Welfare Rights, Energy, Money and Debt Advice – whether that's best delivered directly by us, or through other partnering or specialist agencies.

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 Financial Inclusion 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 Financial Inclusion Service Delivery Plan covers the period March 2021/22. 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.

With the roll out of Universal Credit full service and the continual changes to

welfare reform, the Associations continues to invest significant resources to mitigate risk and to try and support our tenants in a variety of ways whilst ensuring that we are continually improving the lives of our residents and local community.

Over the course of 2020/21 we increased our team to include additional staff and we are proud of the success of our various services that also include a Community Hub, Digital Hub and Govan Jobs Match which now provides extensive vital projects and services to our local community.

Govan Housing Association's Business Plan is a comprehensive planning document for Govan Housing Association. The Financial Inclusion 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?
- Does the plan deal with the risks identified within the Risk Register.

Background Information

What are Income Maximisation and Financial Inclusion?

Income Maximisation is help and supports that is available to residents to help deal with a financial crisis. Income Maximisation would be assistance to look at income to make sure that residents are getting all the benefits residents are entitled to. Income Maximisation is taking financial control and helping residents' money go further.

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 Context

Govan area is a neighbourhood in the South of Glasgow; this area is very historic with a diverse community. 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.

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. The Social Security Action 2018 to deliver the following devolved benefits:

- Personal Independence Payments
- Carer's Allowance
- Attendance Allowance
- Disability Living Allowance
- Winter Fuel Payments
- Cold Winter Fuel Payments
- Severe Disability Allowance
- Industrial Injuries Disability Benefits

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.

The cuts between 2016 and 2020 include working families claiming Universal Credit that will now receive significantly less financial support than families claiming tax credits. This is because the Chancellor decided not to proceed with proposed cuts to tax credits having already passed legislation introducing cuts to Universal Credit.



After accounting for the national living wage and tax cuts, benefit changes announced in the Summer Budget and autumn statement of 2015 will produce average loss of £1,300 for working families with children in 2020, rising to £3,000 for some families.

A couple with two children on out of work benefits falls 41% short of meeting a minimum income standard budget. Working full time on the National Living Wage they fall 12% short (after paying for child care).

A lone parent with one child falls 50% short of meeting the Minimum Income Standard Budget. There has been analysis by CPAG and IPPR found that once Universal Credit is fully rolled out, the two-child limit will result in 200,000 additional children in poverty. There has also been an analysis comparing the benefit system in 2017 with the 2013/14 system and as a result of the cuts, on average:

- Couples with children will be £960 a year worse off
- Lone parent families will be £2380 a year worse off
- Families with one child will be £930 a year worse off
- Families with two children will be £1100 a year worse off
- Families with three children will be £2540 a year worse off

The Greater Govan area has a lot of history and historical iconic buildings. Greater Govan is on one side of the Glasgow

Harbour. The Glasgow Harbour has new commercial projects on both sides of the river that have brought new opportunities to this area of the City.

Central Govan action plan aims to turn around the fortunes of Central Govan by investing in its streets, buildings, public and green space. Govan Housing Association is one of the many partners that are involved in the action planning.

Based in Govan is Fairfield's shipyard that was, at one time, the largest shipyard in the world. With the decline of ship building after the Second World War and increasing competition from abroad, Fairfield shipyard went bankrupt in 1966. This building has been restored and made a major contribution to the regeneration of Central Govan. Fairfield is significant, not only on account of its remarkable architecture but because of the rich historical associations it captures which encapsulate Govan's former greatness.

Mrs Isabella Elder, as a monument to her shipbuilder husband, established Elder Park in 1885. She wanted to give the people of Govan heartfelt recreation by music and amusement.

Govan Old Parish Church is a building that was dedicated in 1888 and came about in this Gothic form with its outstanding programme of Victorian stained glass as a result of the vision of Reverend Mr John Macleod who was the Minister from 1875-1898. He introduced a stronger emphasis on ceremonial and liturgical practice, the church now houses a remarkable collection of early Christian stones.

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.

There is almost a population in Glasgow is approximately 633, 120 people and almost half reside in the 20% of the most deprived areas in Scotland. In contrast, nearly 27, 000 people live in the 10% of 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.
Out of Work Benefits	Glasgow has consistently had a higher percentage of working age population claiming out-of-work benefits that other Scottish cities and Scotland. In 2016 there was 16.1% claiming, however this had been a decline from 29.5% in 2000.
ESA and Incapacity Benefit	Glasgow has consistently had a higher percentage of the working age population claiming incapacity benefits and ESA (Employment and Support Allowance) compared to the other cities and Scotland. However, the percentage claiming these kinds of benefits in the city has declined from 17.6% in 2000 to 12.1% in 2016.
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. Approximately 27% 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	It has been recorded that a total of 480,583 emergency food supplies given out by both independent Trussell Trust food banks between April 2017 and September 2018. Volunteers worked in the food banks for 4,117,798 unpaid hours in 2017 contributing to at least £30, 883, and 482 across the UK.
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 also a challenge.

Impact on Jobs and Employability

As part of Glasgow City Council's strategic plan for 2017-2022 one of the key priorities is to reduce inequality across Glasgow by creating inclusive growth – a thriving economy that creates jobs and investment, builds on Glasgow's position as a world class City, helps us tackle poverty, tackles poor health in the City and improve neighbourhoods.

The main priorities that are being focused on that effect Govan's local community include the following:

- Employing those further from the labour market.
- Regenerating key areas of the City such as North East (Sighthill), College lands and Barra's, the West End Innovation Quarter and Govan/City Centre and looking at other areas for development.

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

Covid-19 has had a profound effect on the UK labour market. Many workers have been furloughed with the introduction of the scheme that seen business closures due to the spread of the virus. Unemployment is likely to rise and especially this year. Uncertainty about the future demands will delay firms hiring. A Covid-19 shock has been different in nature from past economic recessions. The spending fall has been very sharp and closely linked to social distancing. Activity and employment have also been supported by policy measures. This could mean unemployment will fall back from its peak more quickly than in the past, but

Covid-19 has led to greater uncertainty about the economic outlook and the likelihood of finding employment. Continued Covid-related uncertainty is also expected to weigh on the labour market demand, so hiring may recover slowly. Covid-19 has also affected some parts of the economy more than others. This is likely to create a mismatch between the sectors in which more workers are losing their jobs and the sectors in which businesses are hiring. This could make it harder for people to find jobs, slowing the decline in unemployment.

Govan Housing Association has recognised 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 and has more recently the Association have invested in a Volunteering 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.



Financial Inclusion Advice Provision

Advice Provision is a well-established aspect of Glasgow's broader approach to tackling poverty and will contribute to sustainable and economic recovery.

Financial capability plays an important part in wider financial inclusion support, alongside income maximisation, benefit, and debt and money advice. This service ensures access to affordable credit, improving financial capability that should help people participate more fully in society and reduce poverty. Improved financial capability alone will not transform the lives of those living in poverty, financial exclusion is driven by a variety of factors including low incomes. People on low incomes are often, by necessity, highly skilled at budgeting but there is only so far a small budget can be stretched, which leaves them vulnerable to financial crisis. However, the financial benefit of Advice Provision to people improves financial capability, contributes well-being, employability, and resilience of individuals and communities, and is part of the answer to financial exclusion.

Govan Housing Association is already seen amazing results within the first 2 years of the Financial Inclusion Service that is an enhanced service that had generated just over £1.2 million in the first year in a variety of ways to help mitigate the effects of welfare reforms, including the implementation of Universal Credit. Our focus when setting up the Financial Inclusion Service was to create a service to our customers for early intervention and prevention for those who are financially excluded.

Our organisation will continue to provide a holistic advice service that is already underway and continue to link people to the right help when and where they need it. The advice provision reduces financial and other costs to individuals by stopping crisis arising and this being a draining on the economy while they cope with the consequences. The financial capability for people makes a positive contribution to the economy by improving skills, health and wellbeing of individuals who are more employable and in a better position to contribute, for example fewer working days being lost to stress related illness. It has also been seen last year when the world has been affected by Covid-19 and the UK had been put in a lockdown. Our organisation having a Financial Inclusion Service already implemented was in a position to deal with the increased demand of residents of our organisation to apply for benefits, possibly for the first time, to assist them through this difficult time and support the most vulnerable tenants in financial difficulty. It can be said that investing in an advice provision will make a positive contribution to economic growth for the Govan area in the longer term.

Our organisation believes that a more structured approach to financial capability will make a significant contribution to tackling poverty and inequality within the Govan area. We are committed to supporting our customers working to improve financial capability, with a focus on individuals, families, and our local community.



Impact of Welfare Reform

Welfare Reform has had a major effect on housing and homelessness. In particular, there have been many changes since the introduction of the Under Occupancy charge or 'bedroom tax' in April 2013. This was a reduction in the amount of Housing Benefit you could receive for your tenancy.

The deduction was applied if you were deemed to under-occupy your home. The maximum amount of housing benefit is reduced by 14% for 1 additional room and 25% for 2 or more additional rooms. You can apply to the local authority for a discretionary housing payment (DHP) to cover the shortfall between the rent due and the housing benefit paid. The reform affected tenants in the social rented sector and the implications included:

- Potential rent arrears for tenants who did not apply or who were not entitled to DHP.
- Increased demand for transfers had led to fewer smaller properties being let to homeless households; and
- Lets to homeless households in larger properties have declined, which can be attributed to some housing providers refusing to allocate properties that will be deemed to be under-occupied and some homeless households refusing offers on the basis that they will be subject to the bedroom tax.

The Benefit Cap was introduced in Scotland from July 2013, this was a limit on the total amount working age claimants can be paid from certain benefits like Housing Benefit or Universal

Credit. The benefit cap has continually been reduced and out with London the cap is set at the following:

- £384.62 per week if you are in a couple.
- £384.62 per week if you are a single parent and your children lives with you.
- £257.69 per week if you are a single adult.

This cap has affected councils, housing association, and the private rented sector tenants. The implications have been potential rent arrears for tenants who do not apply for or are refused Discretionary Housing Payments. This has resulted in difficulty securing and sustaining accommodation.

Housing benefit in the private rented sector had also been restricted since April 2011. The amount had been restricted to a maximum amount that can be paid for the size of property in the local area called the local housing allowance (LHA). The LHA may not be the amount of housing benefit paid, as this is determined after the tenant's income has been taken into account. The size relates to the number of bedrooms you are allowed under the rules and not the number you actually have. The maximum number of bedrooms allowed was capped at 4. Up until then, the local housing allowance rates were calculated monthly and pegged at the medium of local rents. The rates were then capped and frozen until 1st April 2013. The lower of will now up rate them annually:

- 30th percentile of local rents; or
- Last year's rates plus 1%

If private rents increase by more than 1%, the local housing allowance will bear less relation to the rent charge.

Until the 1st January 2012, if you were a single person under the age of 25 you would only receive the local housing allowance for single room in shared accommodation unless:

- You lived with a partner
- Looked after a child
- Were a care leaver
- Had severe disability premium included in your housing benefit claim

This was extended to single people under the age of 35. The implications of these change-included difficulties finding private rented tenancies where the rent will be met completely or largely by housing benefit. Tenants under the age of 35 with shared care of children facing large shortfalls, or not having their children to stay. People are facing difficulty in sustaining tenancies where there is a shortfall and increased demand for social rented tenancies where the rents are generally lower and the single room does not apply.

EEA nationals lose the right to reside as a jobseeker after 6 months from the 1st January 2014. Jobseekers lose their right to reside after 6 months unless they can provide compelling evidence they are seeking and have a genuine chance of gaining employment. EEA nationals who have worked can retain their right to reside as a worker if they become involuntary unemployed and register with the jobcentre. This has now been limited to 6 months if they have been working for less than a year, or longer if they worked for a year or more and can provide compelling evidence that they are seeking and have a genuine chance of getting employment.



If either situation occurs, the EEA national must have a period of absence from the UK before they can obtain jobseeker status again. The implications of this change include EU nationals losing their entitlement to financial support and 6 months. This has resulted in increased risk of destitution and homelessness, putting greater strain on local authority and third sector resources. EU nationals who have worked and become integrated over several years are being forced to leave the UK.

EEA nationals also had a number of changes from 1st April 2014. If their only right to reside is as a jobseeker, you will not be entitled to housing benefit if you submit a new claim for jobseekers allowance or housing benefit after 1st April 2014. This does not apply if you have previously been employed in the UK and have retained worker status. The implications of this change include new migrants lacking the necessary resources to secure accommodation while they look for employment. It also affects EU nationals who have a change of circumstances, for example relationship breakdown, health conditions that unable those to return to work to gain secure employment.

A public vote (known as the referendum) was held in June 2016 to leave the EU.

The UK formally left the EU on the 31st January 2020, there is still a lot to talk about, and months to negotiating will follow this. There will be no change to the rights and status of EU citizens currently living in the UK until the 30th June 2021. For EU citizens they can now apply for the EU Settlement Scheme that will provide EU citizens with a pre-settled or settled status. You will usually get settled status if you started living in the UK by the 31st December 2021 and lived in the UK continuous for 5 years (Known as continuous residence). EU citizens will be able to stay in the UK as long as they like if they get settled status and can apply for British Citizenship. If EU citizens do not have 5 years continuous residence when they apply they will get pre-settled status, they can then apply for settled status after the 5 years. The rights with settled and pre-settled status include:

- Work in the UK
- Use the NHS for free
- Enrol in education or to continue studying
- Access public funds such as benefits and pensions, if you're eligible for them
- Travel in and out of the UK

Settled status will give a full right to reside under this status that will give entitlement to benefits. Pre-settled status will be for people who can evidence that they have been living in the UK for less than 5 years and don't in itself give entitlement to benefits, so these residents will need to show they have the right to reside to be able to claim benefits.

Non-dependant deductions can also affect the income for residents if someone lives with the tenant who is not a partner or child, a deduction will be made from Housing Benefit and Universal Credit payments. The amount of deductions is on a sliding scale in relation to non-dependants income. The amount of deductions for Housing Benefit claimants has dramatically increased since 2010. The application of non-dependant deduction assumes that the non-dependant will be making a financial contribution to the household, which may not be the case. The deductions are applied to tenants in social and private rented tenancies. The implications of non-dependant deductions include destabilising household relationships where the non-dependant does not meet the shortfall. There is reluctance to allow friends and family to move in if they will attract a non-dependant deduction and rent arrears where the shortfall cannot be met.

Sanctions can be applied to job seekers allowance, employment and support allowance, income support and Universal Credit, for some a sanction may be a result of failing to comply with their conditionality of the benefit. Every claimant will have responsibilities and there are consequences for not meeting them. Sanctions can be low, intermediate and high level. The sanction length will only escalate if there have been one or more previous failures at the same level.

The implications of sanctions include reports of housing benefit being stopped or suspended when a sanction is applied to another benefit resulting in rent arrears. Claimants have an inability to pay rent, food or fuel, all of which can lead to tenancy sustainment issues and homeless households can find themselves unable to pay travel to engage with services. Sanctions can also have a deterrent effect on child poverty, fuel poverty and health and well being of claimants and their families.

Mandatory Reconsiderations were introduced in 2013 for benefits other than Housing Benefit. Claimants cannot appeal a decision to the first-tier tribunal until they have formally asked the DWP or HMRC to look at the decision again by requesting Mandatory Reconsideration. This is particularly problematic for employment and support allowance claimants, as they are not entitled to any form of this benefit while they await the outcome of the mandatory reconsideration. During this period, they have the option of claiming job seekers allowance but they must actively seek employment or risk being sanctioned. When this was introduced, the DWP stated the process should take approximately 14 days, however it generally takes around 6 weeks. Housing Benefit claims are automatically suspended resulting in rent arrears. For claimants who are extremely vulnerable and in extreme cases has led to homelessness.

The Scottish Welfare Fund was introduced in 2013, this replaced crisis loans and community care grants administered by the DWP. These were replaced by crisis grants and community care grants administered by local authorities under the new Scottish scheme the Scottish Welfare Fund. The new scheme has been widely welcomed. However, the long processing timescales and a reduced number of successful claims have led to homeless households being rehoused without necessities. The implications of this can be tenants moving into tenancies without necessities, threatening to the sustainability of the tenancy. Homeless applicants have had to refuse the offer of tenancies and new tenants delaying moving in. In the majority of cases Housing Benefit can only be paid from the date the tenant moves in, resulting in the tenancy commencing with rent arrears.

Universal Credit was introduced in Inverness in 2013, which replaced the main means tested benefits, and tax credits that are currently available including Housing Benefit and mortgage interest cost. It began with single claimants and in 2014 for couples with no children or health issues. Universal Credit was rolled out to the majority of new and existing claimants by the end of 2017. Govan jobcentre introduced full service in September 2018 and the key changes where claims will be made online, it will be paid monthly, and housing costs for rent will be paid direct to claimants and not to landlords unless there are exceptional circumstances. Changes within the assessment period will be applied for the whole of that month and if homeowners do any paid work, they will not be entitled to any help with their mortgage interest. At present, they receive support whilst doing limited amounts of work.

Implications of Universal Credit include difficulty accessing Internet provision to make claims online, budgeting issues arising from the change to monthly

payments. Increased rent arrears arising from DWP direct payment schedules for manage payment to landlords, budgeting issues and Housing Cost being paid direct to tenants and not directly to landlords. Rent arrears occurring where a client moves from temporary accommodation at high rent to permanent accommodation at a lower rent during the assessment period, as the lower housing cost will be paid for the whole of that month and homeowners struggling to meet mortgage commitments if they find work that is not sufficiently well paid.

All of the welfare reforms impact on people especially those who are homeless or at risk of homelessness. Difficulty sustaining tenancies is likely to lead to an increase in homeless applications and demand for temporary accommodation. Moving on from temporary accommodation may be slower as vacant tenancies are offered to families downsizing and not to homeless applicants. This will impact on local authority's abilities to fulfil their statutory homelessness duties, in terms of securing temporary accommodation, they may face moving in without basic necessities, or waiting for a community care grant and accruing rent arrears before they move in. Increasing rent arrears will impact on councils and RSL's through lost revenue and increased use of staff time on welfare reform and rent collection. This in turn is increasingly affecting their ability to provide support and advice to tenants, carry out essential maintenance improvement programmes and perform regeneration activities that are essential to local communities. People seeking accommodation in the private rented sector, either through choice, or the unlikelihood of being offered a social rented tenancy, may find it harder to find tenancies where not only will the landlord accept housing benefit or universal credit, but the rent will be met in full.

Coronavirus Effects on Benefits & Housing

Since Covid-19 and the effects of the virus outbreak globally, the UK government had implemented a full lockdown within the UK in March 2020. Decision have been gradually implemented with regards to benefits with the main focus to reduce homelessness and financial hardship as many people have been effected by the outbreak meaning businesses had to close. This has had a big effect on people's incomes and the following changes were implemented to support people financially:

- The £20 a week uplifts in Universal Credit and Working Tax Credit was implemented for 1 year and is due to end in April 2021.
- Coronavirus Jobs Retention Scheme: This is a scheme where the government helps employers to pay their employees' salaries. Individuals can only access this scheme through their employers.
- Self Employed Income Support Scheme: This is a scheme to where the government pays self-employed people a percentage of their usual profits.
- Increase to Universal Credit and Working Tax Credit: Universal Credit and Working Tax Credit standard allowances were both temporarily increased by £1,000 per year.
- Changes to Local Housing Allowance (LHA) rates: LHA rates, which affect how much help people in private rented accommodation can get with their rent, were increased to reflect the lower 30% of the rental market in each area in the UK.
- Suspension of Minimum Income Floor: The minimum income floor, which affects self-employed people claiming Universal Credit, was suspended to November 2020 and this was then extended to April 2021.
- The benefit freeze, which has kept most working-age benefits at the same level for the past four years, came to an end in April 2020. Most working age benefits have been increased by 1.3 percent.
- The National Living Wage (for workers aged 25 and over) has increased by 6.2% to £8.72 per hour. The National Minimum wage increases to £8.20 per hour for 21-24 year olds, £6.45 per hour for 18-20 year olds and £4.55 for under 18s. The National Minimum Wage rate for apprentices rises to £4.15 per hour.
- The government introduced a new legal entitlement to two weeks' leave for employees who suffer the death of a child under 18 or a stillbirth after 24 weeks of pregnancy. Employed parents will also be able to claim pay for this period if they meet the qualifying conditions.
- The free TV licence will no longer be available to all people 75 or over. From 1 August 2020, you will have to be aged 75 or over and getting Pension Credit in order to qualify for the free licence - although there has been an extension for some people who were already getting a free TV licence.
- Claimants will receive an additional fortnight's worth of Income-based Jobseeker's Allowance, (JSA), income-related Employment and Support Allowance (ESA) or Income Support if they are on one of these benefits when they move over to Universal Credit.
- From the 27 November of 2020, the Scottish government is planning to extend Winter Heating Assistance (which will replace the Winter Fuel Payment in Scotland) to families with severely disabled children.
- Claims for the new Scottish Child Payment are due to open in mid- to late- November, in preparation for the scheme beginning in February 2021.
- Scotland will be introducing the Scottish Child Payment for families with children aged under six. The Scottish Child Payment will be a payment of £10 per week for each child or qualifying young person in the household. Only households that get Universal Credit, income-related Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA), Housing Benefit, Income Support or tax credits will be able to get the Scottish Child Payment.
- During 2021, the Scottish government will start accepting new claims for Disability Assistance for Working Age people, (which will replace Personal Independence Payment (PIP) in Scotland), and for Disability Assistance for Older People, (which will replace Attendance Allowance in Scotland).
- From October 2021, there will be changes to how the Department for Work and Pensions (DWP) recovers Universal Credit advances. The maximum repayment period will go up from 12 months to 16 months. This will mean people have less money taken off their payment every month.

The Scottish Government has brought in new rules which will ban eviction enforcement action during the winter period.

- The ban covered both social rented and private rented sector tenancies.
- The ban was enforced from 11 December 2020 – 22 January 2021
- The Scottish Government have confirmed that the ban will continue in Tier 3 and 4 areas until 31 March 2021
- The ban only applies to the 'enforcement' part of eviction proceedings. It means sheriff officers can't remove a household from a property while the ban is in place.

There are some exceptions to the ban. For example if the eviction was granted due to criminal or antisocial behaviour, then the eviction can still go ahead.

What about other parts of eviction proceedings?

- Any current or new eviction hearings at court or tribunal can still go ahead
- Eviction orders can still be granted by courts and tribunals
- Landlords can still serve notice on tenants.

For longer notice periods there are already new rules which extended the notice period needed before a landlord can apply for an eviction order. This does not ban evictions – it increases the length of time between your landlord telling you they are going to take legal action to evict, and the case being heard at the court or tribunal. It will be up to the court or tribunal to decide if the eviction can go ahead.

The new rules on notices apply to cases where the notice was served on or after 7 April 2020. The rules will be in place until at least 31 March 2021 and is now being considered for a longer period of time and there is still uncertainty.

Moving and leaving home currently during Covid-19 you are allowed to move home and carry out tasks connected to the buying, selling and renting out of a home, so as long as this can be done safely and in line with any guidance or restrictions.

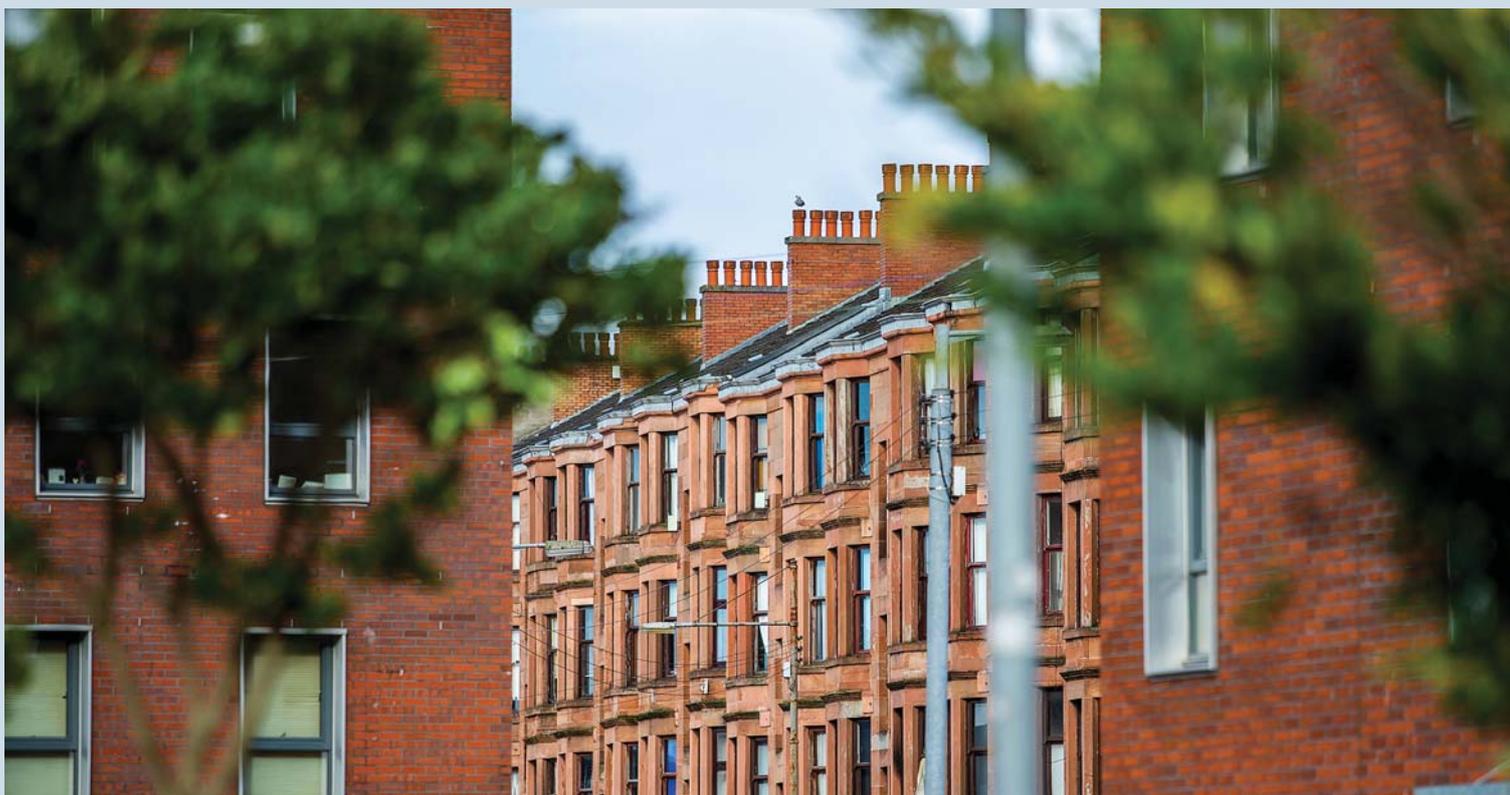
For example:

- Viewing a property that you're interested in buying or renting
- Moving into a home
- Preparing a home to move into or
- Preparing a property so that it can be sold or rented.

All persons must comply with any regulations, for example you may need to delay a move if there are people who are self-isolating.

Private residential tenancies who want to end the tenancy, you will have to give the landlord 28 days notice in writing. The notice has to state the day on which the tenancy is to end; usually, the day after the notice period has expired.

Paying rent while Covid-19 is still important as there is no rent holiday or break for renters. Our Financial Inclusion Service provided benefit advice during Covid and is continuing to assist tenants facing financial hardship. Rental income is the source for most registered social landlords (RSL) so it is extremely important to contact tenants RSL right away to avoid rent arrears from increasing. For owner-occupiers mortgage payment holidays have been available if owners have faced financial problems due to coronavirus and mortgage companies have offered this holiday break.



From 30 September 2020, new 'pre-action requirements' for private sector for rent arrears was introduced. If you live in a private tenancy and the landlord wants to evict you because of rent arrears they have to follow a set of pre-action requirements before they can start eviction action. This applies to rent arrears cases for private residential tenancies, assured tenancies and short assured tenancies, where:

- some or all of the arrears accrued after 7 April 2020 and
- the landlord had applied to the tribunal on or after 6 October 2020

Your landlord must follow these steps before they can start a rent arrears eviction action:

- Give you clear information about the terms of your tenancy agreement,
- the amount of rent you owe,
- your rights in the eviction action (including information about the pre-action requirements),
- tell you how you can access information and advice on financial support and debt management.

In addition, your landlord must make 'reasonable efforts' to agree a repayment plan. Your landlord must also take reasonable consideration of:

- Any steps you've taken which might affect your ability to repay the arrears within a reasonable period of time
- The extent to which you've complied with any repayment agreement
- Any changes your circumstances which are likely to impact on you complying with a repayment agreement.

If your landlord applies to evict you due to rent arrears and you think they have missed any of these steps, it would be advisable to inform the tribunal of this at the hearing. The tribunal need to take this into consideration when deciding whether to grant an eviction order. If your landlord is evicting you and you need help with this speak with an adviser or contact a solicitor.

Practical steps can be taken if you are in rent arrears, it's really important to try and resolve the situation if you can.

- Speak to your landlord
- Get advice on any benefits you might be entitled to, for example contact Citizen's Advice Scotland.

- Keep copies of any letters/emails between you and your landlord

- If notice has been served keep a copy of this note any key dates

- Be careful about agreeing to make repayments unless you are sure you can keep to them. If you're not sure, speak to someone about Money Advice

- Keep any evidence of steps you've taken to tackle the arrears, for example note dates of when you have spoken to your landlord or if you asked for help from money advice services

- Make a note of any benefits you've applied for including the date you made the claim

- Think about whether there have been any changes of circumstances, these could be changes in employment or health of yourself or other household members

For people already claiming benefits during the pandemic who have had income changes, they could take the following action:

- Update your council if you already get Housing Benefit
- Report any changes to Universal Credit

This ensures that anyone would get what they were entitled to as quickly as possible. People should have also let their landlord know if they were struggling to pay rent and discuss possible options with them. It was important for people to firstly apply for Universal Credit during the pandemic as this would help with rent for people being faced with wages being lowered or reduced hours, also if anyone who lost their job or if people had to self isolate. Universal Credit could provide an opportunity to gain an advance payment that could help to pay rent money before the claimant's first Universal Credit payment.

Mortgage arrears and Mortgage lenders have been asked not carry out any repossession until at least 31 January 2021. If anyone has concerns over mortgage arrears or are worried about losing their home they would be urged to seek advice, including information on applying for payment breaks on the FCA website. For Land and buildings transaction tax from 15 July 2020 the zero rate bands for Land and buildings transaction tax increased, from £145,000 to £250,000. This means for anyone that was buying a property they won't pay tax on the first £250,000. This will be in place until 31 March 2021.



Impact of Fuel Poverty

The Scottish Government introduced a fuel poverty strategy for Scotland that was published in June 2018 stating that 'Eradicating fuel poverty is crucial to achieving a fairer, socially just and sustainable Scotland. This is an ambitious strategy with the aim being that by 2040 there is no more than 5% of households in Scotland will be in fuel poverty.

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 householders 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.

The patterns reflect poverty levels more generally where on average over the period 2014/15 to 2016/17:

- Social and private rented households (over a third) are more likely to be in relative poverty than those who own their property outright or with a mortgage (less than 10%)
- People living in households with a disabled person (24%) are more likely to be in relative poverty than those without (17%)
- Children (24%) and working age adults (19%) are more likely to be in relative poverty than pensioners (13%).

Fuel bills in Scotland have risen six times faster than household incomes since 2003. An estimated 184,000 dwellings have received some form of energy efficiency works. However this leaves over 115,000 (38%) of dwellings untreated in Glasgow. Nearly 70% of traditional solid wall properties have not been insulated. The majority of these are Pre-1919 tenements, which represent 25% of total housing stock in Glasgow.



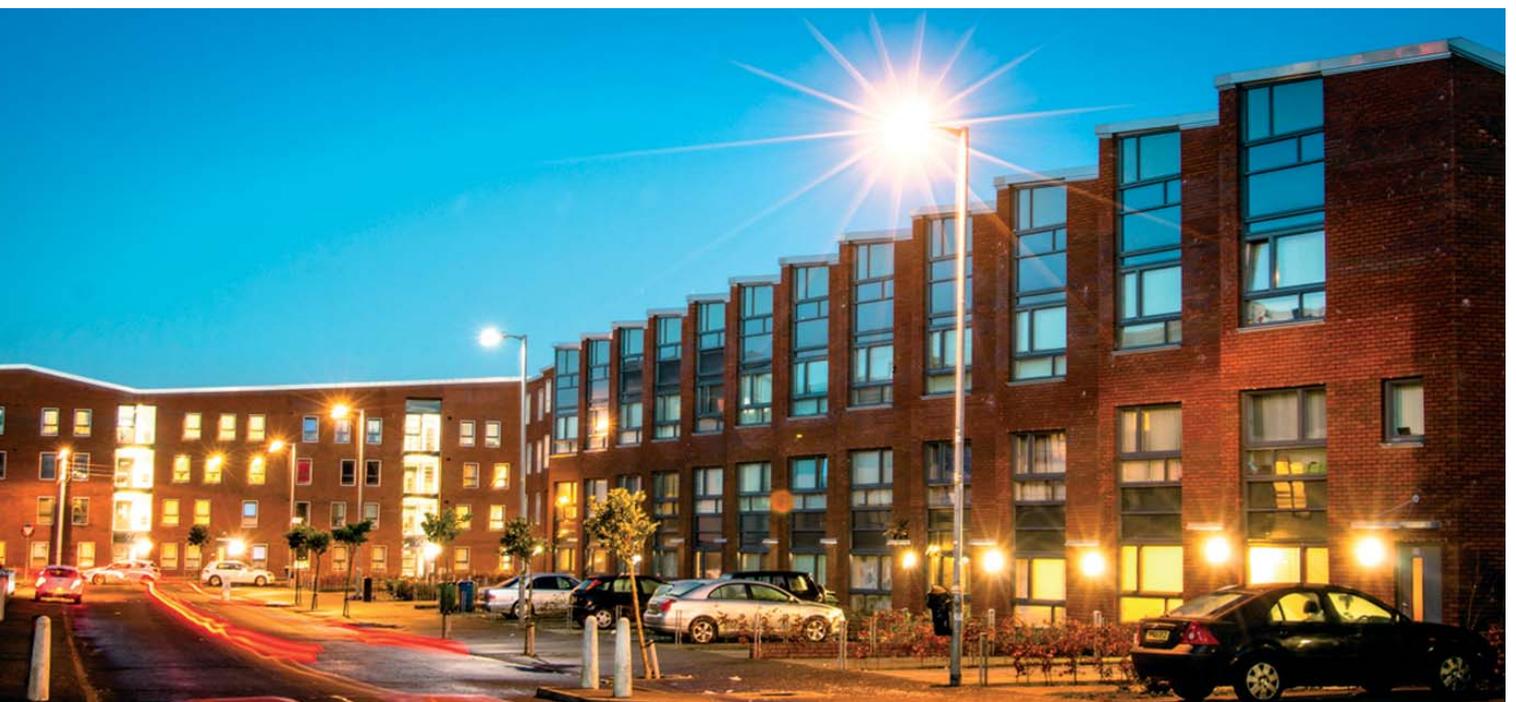
Govan Energy Service

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 Financial Inclusion Service we applied for funding opportunities to support the service to include Energy Advice.

Our organisation had been successful in a funding bid with the Scottish Government Debt Levy Fund in October 2020 that ended on at the end of March 2021. The funds will be used to enhance our current Financial Inclusion Service by offering an increased level of Money Advice through the community-based advisor. This role will initially focus 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 will allow 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 will also cover 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 had 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 have also purchased digital equipment including iPads and accessories. This allowed the Financial Inclusion 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 Housing Association, Elderpark Housing Association and Linthouse Housing Association. 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 HOUSING ASSOCIATION **ELDERPARK HOUSING** **Linthouse Housing Association**

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" HAPPY TO TRANSLATE

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 can not 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

The Financial Inclusion Team recognises that it cannot deliver effectively without the contribution of other partners. These include the following (and these 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; Housing & Community Engagement, Property Services and Factoring Service.
- Delivering projects in conjunction with the other members of the Financial and Community Engagement 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 Housing & Community Engagement Team adapted the ways that our tenants can access our services more easily over the last year. Below are the different ways you can make contact in order for any member of our team to help and support you:

Our Financial Inclusion Service Availability

Telephone Advice: 0141 440 0308
Appointment Availability: Monday to Thursday – 8.30am – 5pm
 Friday – 8.30am – 4.30pm
Email Advice: financial.inclusion@govanha.org.uk
Home visits: By arrangement – telephone office to discuss.
Digital Appointments: Available in all platforms including Zoom, whatsapp video etc.

Accessibility:

Languages: Interpreter can be made available upon advance request.
Disability Access: Wheelchair accessible offices. BSL translator can be provided upon advance request.

How to contact us

Telephone Advice Line: 0141 440 0308
Email: financial.inclusion@govanha.org.uk
Website: www.govanha.org.uk
Address: 35 McKechnie Street, Glasgow, G51 3AQ



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.

We have been successful in securing funding from The National Lottery Community Fund and Foundation Scotland's Response, Recovery and Resilience Fund which funded food provision, energy support, digital and data costs, isolation packs and personal protective equipment.

Our Community Inclusion Service had been working hard to continue to deliver some of our key objectives, despite the restrictions.

The team supported individuals to safely access digital support and training opportunities to learn how to use their own device or lending device. This has included remote support and socially distanced, face-to-face support.

We assisted tenants in the shielding categories that required some support to access essentials, including prescriptions and medicine and dropping off food parcels and fresh cooked meals. The service had signed up to Fare Share, which allowed our organisation to continue with food support in a dignified way and engage with our local community and provide further support if required.

The team had also been working behind the scenes to develop new partnerships, looking at mental health and addiction support for local people and increasing accessibility to services within the local area in the following areas:

Digital Support

Our Community Inclusion Service partnered last year with the Mhor Collective to offer tenants support to learn how to get online, use devices and learn new skills during the Covid-19 Pandemic. Our Digital Learning Co-Ordinator supported our residents with basic digital skills, link you in with local classes and help any tenant in every step of the way.

Digital Inclusion Outcomes during Covid-19:

The pandemic has shown all of us that digital tools are an important aspect of keeping in touch with friends and family, informed on latest news and entertained through lockdown. However it has also shown us that digital inequality still exists; there are people who cannot afford devices or data to get online or who aren't confident in their digital skills.

Our Community Inclusion Service has been working to try and reduce some of these barriers alongside some amazing partners. The outcomes for this work last year was...

- 28 PCs gifted to individuals in families through Glasgow Clyde College's *Gift Tech* Programme
- 30 Tenants given devices through Scottish Government's *Connecting Scotland* Programme
- 250 Tablets given to local third sector organisations so that they can continue to support people online.

We had amazing staff, volunteers and tenants who've been involved in supporting this work that has helped to get people online and supported during this difficult time.



Our Community Engagement Service provided support to our local community during the pandemic in the following ways:

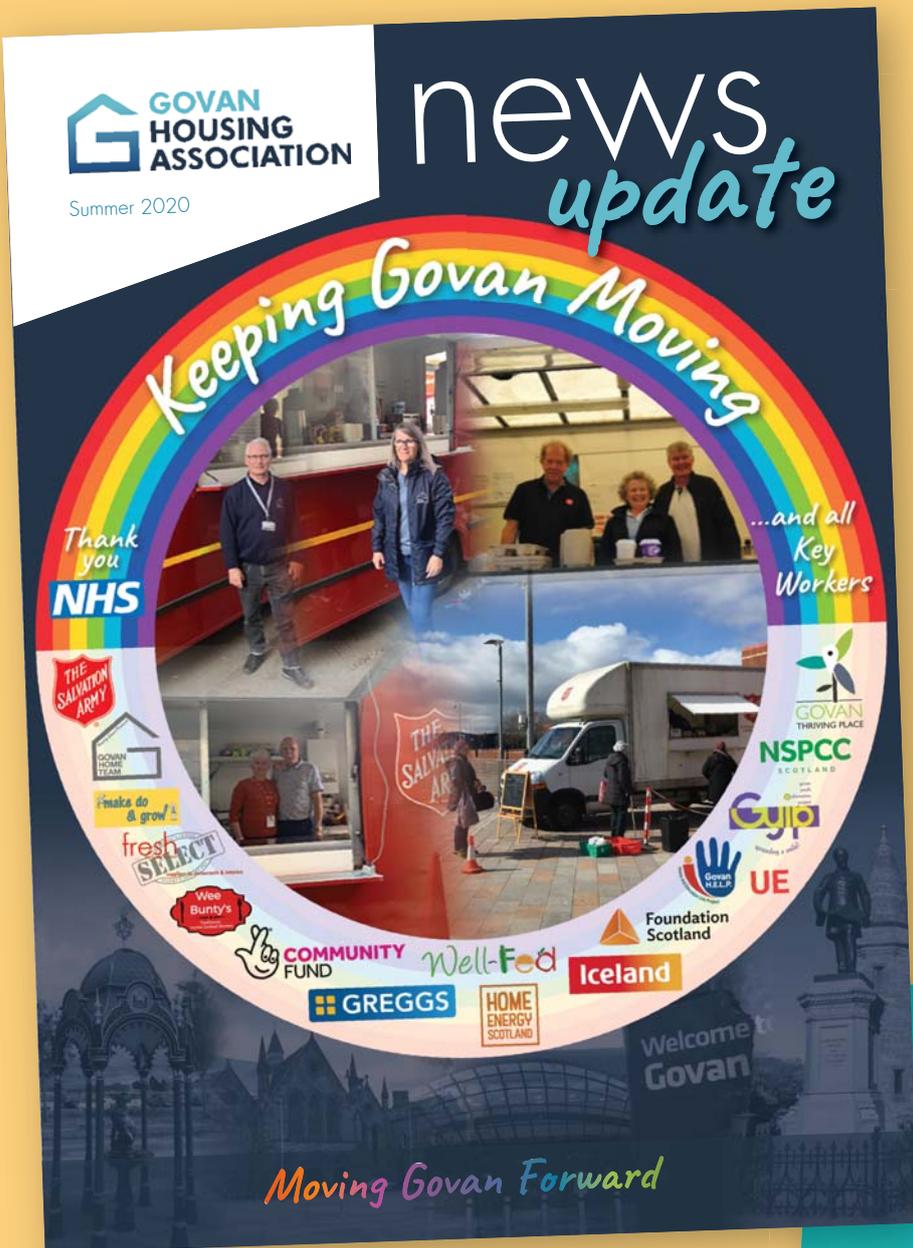
CHAT: If someone needed to talk, our staff were happy to offer some company over the phone. This can be done via video calling as well. The teams were there to help people who were socially isolated or just people that were feeling lonely throughout this time.

SIGN POSTING: If anyone requires some advice and further information on other services available in the community, feel free to get in touch. There are still lots of projects that were open and supporting people on the frontline in Govan.

DIGITAL INCLUSION: The team had devices delivered to people's homes which included some free Wi-Fi and a Netflix account. The teams were able to offer tech support on the phone also, in terms of helping set up a device and get you started with apps such as Zoom, Facebook, Twitter and other useful apps. The Hub at 901 Govan Rd still had the Wi-Fi on and can be accessed using a password that we shared with our residents.

ISOLATION PACKS: The team created some packs aimed at children and the elderly with activities and some tips on keeping healthy and active during lockdown. The team was working our partnering agency at Make Do & Grow to fund children's packs.

SOCIAL MEDIA: The team could be contacted through social media to offer support and advice at that time too.



Due to the cancellation of GYIP's Spring Holiday Programme one of our partners our organisation teamed up with several local partners to deliver a food initiative to try and ensure that young people and the wider community will have daily access to food across our Govan.

The GYIP minibus and the Salvation Army had a food van that was stationed across Govan at 5 venues for 2 hours each day from 11-1pm offering a selection of hot and cold food during the first lockdown.

During the first lockdown in Summer 2020, through dedication and great people from the Salvation Army, GYIP and also Govan Home Team volunteers, our organisation was able to provide 1800 hot and cold meals from the food truck, 325 food parcels and 380 bread and milk supplies to a number of our tenants and local residents who have required assistance with food. We also picked up just under 20 prescriptions and medical supplies that we have collected and delivered from local chemists.

Another organisation, Well-Fed, provided our organisation with 20 home cooked meals that were distributed to our tenants daily Monday-Friday.

We also received food donations from Greggs the bakers who were able to provide us with a barrage of food including, bread, milk, sausage rolls, pasties, bacon, eggs, soup, crisps, juice and 60 baguettes which were delivered by our dedicated staff holding a food hygiene certificate.

A local business, Wee Bunty's Café, also very kindly donated 20 meals which were delivered to our most vulnerable tenants. We also delivered food parcels from Southbank Foodbank to residents with young families.

We also partnered with the 'Wee Toy Library' this was to keep children active and entertained as we know that lockdown had an effect on children's learning and more children had to stay at home missing friends at school.

As 2020 had been a year like no other and had presented many difficulties and challenges that affected us all at one time or another. Despite this, the community of Govan had shown a great resilience showing a strong community spirit through partnership working, sharing resources and collaboration to overcome the challenges we faced together to support the most vulnerable.

Wee Govanites' TOY LIBRARY

Lockdown is tough. Let's mix it up a bit.

What is it?

- A weekly stall where you can come and pick up, share or swap toys, books, games or puzzles.

Who's it for?

- Any family in Govan who's sick to the back teeth of playing the same games or just need some new ideas to keep wee ones entertained. Everyone is welcome!

How does it work?

- Come along to the stall, every week we'll have stuff that's free and stuff that you can borrow
- Make your choices, we'll give everything a wee clean before you take it, go have fun!
- Bring back the borrowed items once you're finished and swap them for something else!
- All items brought back will be cleaned and quarantined before being offered out again.

Keep up to date about where we'll be each week:
Facebook: GovanTFC Twitter: @govan TFC

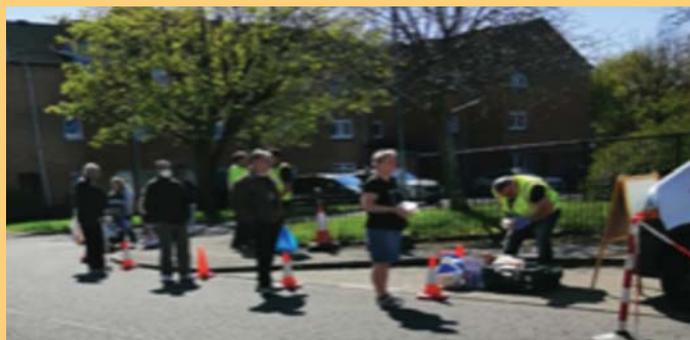
Can't leave the house? Message us on Facebook!

Please keep in line with Government guidelines. If you're coming, wear it, use your daily exercise or when you're going to pick up essentials.





Social distancing rules will be observed.



Stories of Govan

Our Association partnered with a local photographer during the pandemic 'lockdown', to engage with some of our community partners and some of our residents to give them an opportunity to share their stories, *Stories of Govan*. Here were some of the stories we shared with our community from this project:



Angaddeep Singh Vig and his family

Angaddeep Singh Vig and his family are residents of Govan. They are extremely grateful for the support they have received from local organisations during the pandemic and feel that Govan is a great community to be a part of. The family have a close relationship with the team from GYIP and believe that their support has been invaluable to them. Angaddeep has a diploma in music but sadly had no access to an instrument. On hearing this, the team from GYIP very kindly donated an electric guitar which has kept Angaddeep busy. The family have also been given a Lenovo tablet which has been great for vital digital connection as well as a means of entertainment. Angaddeep uses the tablet to access online music lessons while his mother watches her favourite TV shows. Govan Housing Association very kindly donated extra data for their tablet. Other organisations the family would like to highlight for their generous support include Unlock Employment, Govan Help and the Preshal Trust.



Daniel Athavan Balenthiran and his family

Daniel Athavan Balenthiran and his family have lived in Govan since 2017. Times have been tough for the family during the pandemic. Daniel works for Glasgow City Council as a school cleaner. His fulltime hours were cut down to 24 per week during the initial lockdown, with his wife losing her job altogether. With bills mounting up and a substantial reduction in money coming in, they were worried they wouldn't be able to feed their baby daughter Jemimah. A friend suggested they contact Govan Help, which they did, and the family have been using the service's food bank regularly since March. Daniel describes the food bank as being a 'life saver' for the family. They provide milk for baby Jemimah and using it has enabled the family to pay their bills and keep their heads above water. The regular support they have received from Annie from Govan Help has been especially helpful. Annie phones them every week to check in with them and they don't know how they would have survived without her support. The family have also had assistance from their neighbours. One neighbour Michael brings toys for Jemimah and has offered the family food and money on several occasions. Daniel believes the community of Govan have really pulled together during the pandemic with its residents looking out for one another.

Helen Turnbull

Helen Turnbull has been a Govan resident for 30 years and has been volunteering with Govan Help for the past 6 years. Since April she has been volunteering with the food bank every week without fail and is a well-loved member of the team. Helen feels that being able to support her community in this way has helped her get through the pandemic and given her a sense of purpose. Helen also volunteers with the NHS in the Queen Elizabeth Hospital. She has 3 daughters who live with her and they have really pulled together as a family during these difficult times. One unexpected positive to come out of the pandemic has been the increased family time spent together which Helen has really enjoyed. Helen also supports her mum, who is 74 and lives alone. She takes her mum to do her shopping every Saturday which her mum really looks forward to.



Rebecca Bangura

Rebecca Bangura and her family have lived in Govan for 12 years. Being a single mum with 3 kids, the pandemic has been a struggle. Understandably she has had a lot of fears and anxieties for the safety of her children which she has had to hide from them in order to be strong for the whole family. Rebecca has been using the Govan Help food bank throughout the pandemic which has been of enormous help. She describes the organisation as really going the extra mile to support residents, even delivering food to her door when she was too sick to make it along to the food bank. Annie and Katie have been especially supportive. Rebecca was also very thankful of the support from the housing association, which provided food in the initial stages of the lockdown as well as topping up gas and electricity for residents.



Lauren Coley

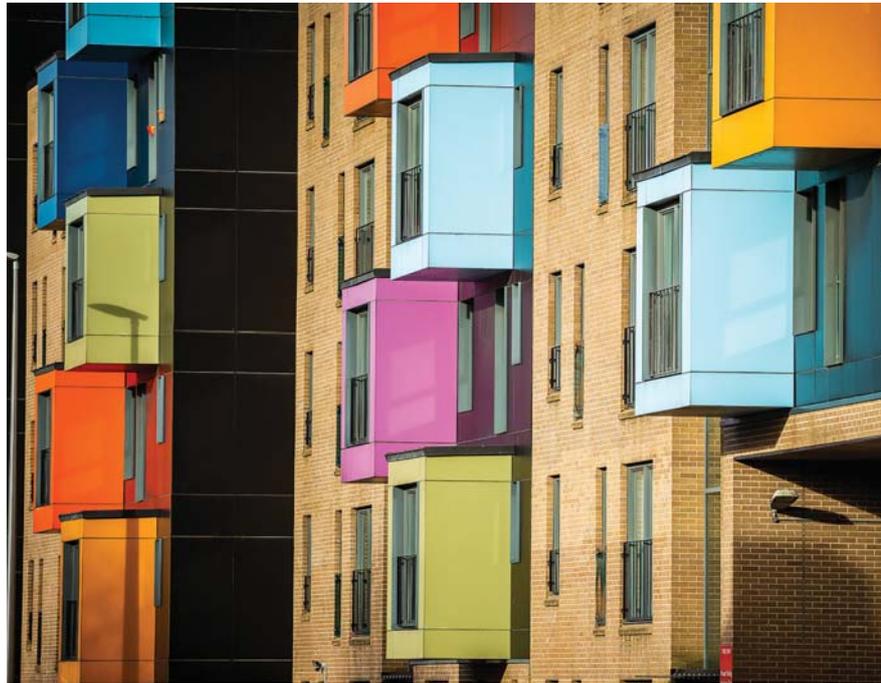
Lauren is a Govan resident and stated "During lockdown Govan really came together with organisations creating partnerships to ensure the community's needs were heard and met. Whether it was a hot meal, toiletries, a craft pack for the young ones or standing out in the rain to get essential supplies to the locals, Govan had it all. Govan is and always has had community values at its core."

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 Financial Inclusion 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 and 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 Financial Inclusion Service supports the following Scottish Social Housing Charter outcomes and associated performance indicators:

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.

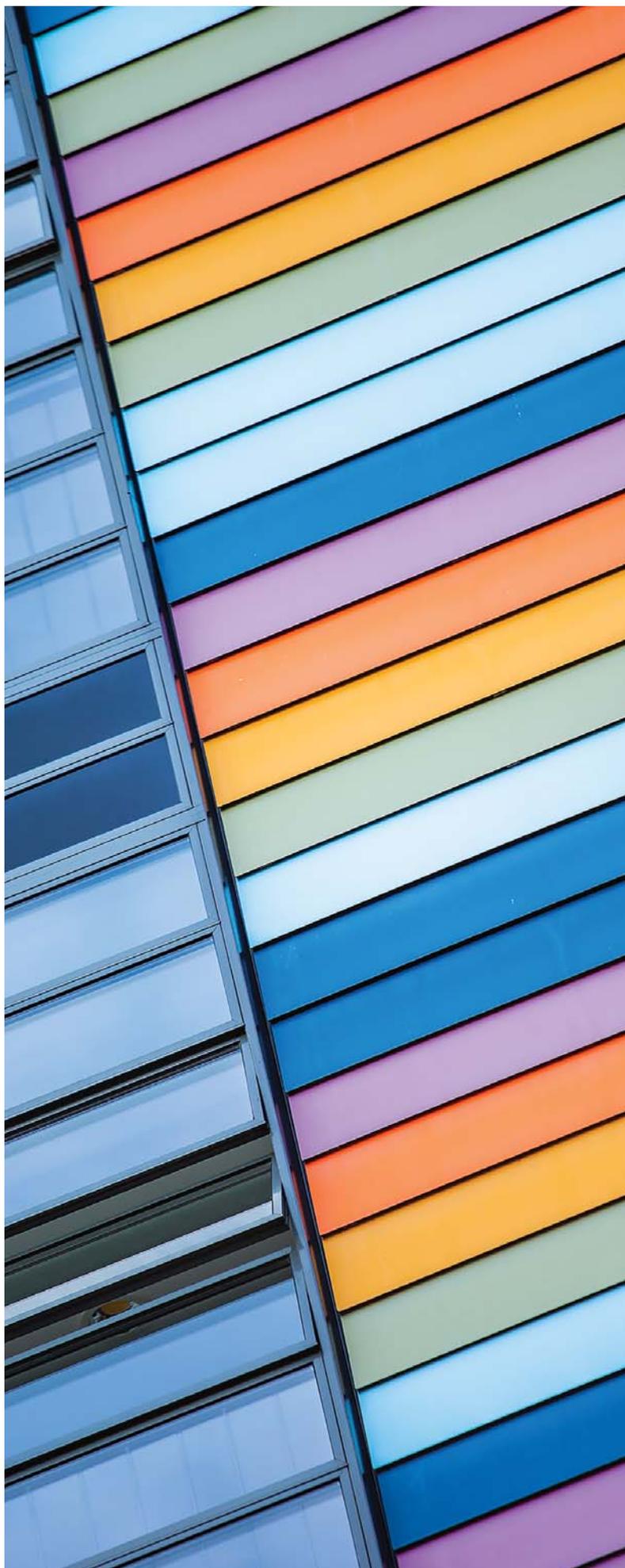
5; Percentage of tenants satisfied with the opportunities given to them to participate in their landlords

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 Financial Inclusion 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



Fiona McLauchlan
Head of Housing & Community Engagement



Marina McCall
Housing Manager Income



Pamela McLevy
Financial Inclusion Officer



Michael Fraser
Financial Inclusion Officer



Kevin Gillespie
Financial Inclusion Assistant

Financial Inclusion 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 Financial Inclusion Service is a specialised service that delivers Welfare Rights, Money & Debt 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 two years, has assisted our residents and local community to generate financial gains of just over £1.9 Million that has financially supported our tenants and local community in improving lives.

NAME	JOB TITLE	MAIN TASKS
Fiona McLauchlan	Head of Housing & Community Engagement	To lead and manage the Association's Housing & Community Engagement Team. This includes overseeing funding, monitoring and managing budgets, and stakeholder and partner engagement and project management of the various regeneration programmes. Strategic guidance on the Housing & Community Engagement Team performance, Community and Financial Inclusion Strategies to the Executive Management Team, Operation Sub-Committee, Senior Management Team, and wider staff teams.
Marina McCall	Housing Manager Income	To effectively oversee the Association's Income Team and Financial Inclusion Service and ensure all work practices are implemented and audited reporting directly to the Head of Housing & Community Engagement, Senior Management Team and wider staff teams.
Pamela McLevy	Financial Inclusion Officer	To report directly to the Housing Manager Income on performance reporting. 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.
Michael Fraser	Financial Inclusion Officer	To report directly to the Housing Manager Income on performance reporting. 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	Financial Inclusion Assistant	To report directly the Financial Inclusion Officers on performance reporting. To assist the Financial Inclusion Officers in Welfare Rights, Money and Debt Advice Service to our tenants and local community. To assist the Financial Inclusion Officers 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.

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

The 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 2020/21:

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 (see Section 4 of the plan), 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 Govan Housing Association's governing body and subsidiary Board's responsibility to determine its appetite for 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:



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.





Strategic Ma

This is the Vision, Purpose and Values of our organisation that is our main focus to provide, manage and maintain playing a leading role in the regeneration of Govan and continuing to improve the quality of life of our residents.

Govan Housing Association has set our organisations strategic and operational objectives below for 2021 – which

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 req an appropri assurance an is in place
- Accountability embedded ac
- Our culture w learning and

Strategic Objectives

Outcome

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

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

Operational Objectives

- 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

- 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

Strategy 2021-2024

to provide affordable housing for people in housing need whilst aiming to be an innovative and responsive organisation, and to 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 a safe 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

Focus of Financial Inclusion Service

The Financial Inclusion Service priorities are to support the Strategic and Operational Map for the organisation covering the period 2021/2022. This will be reviewed on an annual basis to ensure our priorities meet the needs of our community.

The Financial Inclusion 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 Financial Inclusion Advice Service delivery plan. This plan is the responsibility of the Financial Inclusion Team to deliver under the leadership of the Chief Executive and the continuous management by the Housing Income 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 Financial Inclusion team 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.



FINANCIAL INCLUSION SERVICE OPERATIONAL OBJECTIVES FOR 2021-2022

PRIORITY 1	The Financial Inclusion Service will continue the process of the service audit in order to achieve the accreditation of the Scottish National Standards for Information and Advice Providers (SNSIAP).
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 a 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 and Energy Debt Advice 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 and Energy Debt Advice Service strategy, collaboratively with the Customer Services department.
PRIORITY 16	To promote and raise awareness of the Money and Energy Debt Advice 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 Financial Inclusion 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 – Income/Rent Management
Income@govanha.org.uk

- Email – Financial Inclusion 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 Financial Inclusion 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
- Access Community Hub
(temporary closure due to Covid-19)
- 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 Financial Inclusion 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 Financial Inclusion Service focus is also to promote our benefit, money &

energy advice services 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.

The Financial Service had applied for the Scottish National Standards for Information and Advice Providers (SNSIAP) that has been revised by the Scottish Legal Aid Board (SLAB). Govan Association is applying for the accreditation in Type 11 for Debt and Type 111 for Welfare Rights. The Financial Inclusion Service has now passed on both peer reviews for Welfare Rights and Debt and the next stage is for the overall audit of the business managing the Financial Inclusion Service. The SNSIAP Accreditation has been a large piece of work for a small team but necessary for the development and growth of the service that will evidence a high standard of work carried out ensuring our local community that the Benefit and Money Advice they receive is accredited.

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.

Document Information Library

In order to provide accurate advice within our Financial Inclusion 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 work carried out by the team.

The team refer to the following library for information:

CPAG Advice Line	CPAG Website
GAIN	Turn To US
Advice UK Website	Money Advice Line
Rightsnet	SHN Website
Housing Systems	WCAinfo.net
Benefitmythbuster.net	QBC Calculator
DWP Advice for Decision Makers	
Universal Credit Book (6th Edition)	
Welfare Benefits and Tax Credits Book 2021/22	
Disability Right Handbook 2021/22	
Debt Advice (on pre-order)	

Memberships and Subscriptions

The Financial Inclusion Service has a number of memberships and subscriptions with the following organisations in order to provide appropriate advice.

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

Resources and Budget

The Financial Inclusion Service budget is part of the Housing & Community Engagement 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 Financial Inclusion Service budget is the responsibility of Head of Housing & Community Engagement and managed by the Housing Manager Income. The budget setting, monitoring, and reviews are carried out every 6 months.

The full Budgets for the year 2021/22 for the Service are listed in the table below.

Housing & Community Engagement Budget	EXPENDITURE 2021 -22
Stationery	£4,254.00
Telephone	£1,780.00
Sundry expenses	£3,060.00
Travel	£500.00
Training	£11,400.00
Protective/Corporate Clothing	£1,200.00
Legal	£36,000.00
Consultants	£750.00
Insurance - Properties	£89,666.00
Subscriptions	£4,821.00
Publications	£6,700.00
Bank charges	£21,600.00
Decant Costs	£4,800.00
Tenant Participation	£3,520.00
Decorating Allowances	£6,000.00
Ext. Factors Mgt Fees	£8,000.00
Service Charges (LL Supply)	£50,400.00
Factoring Recharges	-£19,152.00
Communal Heating	£16,000.00
Factoring Recharges	-£2,854.00
Window Cleaning	£34,932.00
Factoring Recharges	-£7,378.56
Close Cleaning	£144,501.44
Factoring Recharges	-£31,639.61
Service Charges (Annual)	£3,240.00
Factoring Recharges	-£320.00
Furniture Initiative	£12,000.00
Energy Fund	£4,720.00
Total	£404,980,000

Targets and Key Performance Indicators

Targets stated below are those set out by the service for the previous year's performance and expected set targets for 2021 /22. This will be reviewed each year for welfare reform changes and to ensure that the Financial Inclusion Team meets the strategic and operational objectives of the Association.

Service Performance Indicators	Target/Outcome 2020/21	Performance Analysis 2020/21	Target/Outcome 2021 /22
Total Gain of Service	£900,000.00	£1,152,358.59	£1,000,000.00
Total Number of Clients	450	639	600
Total Number of Cases for Service	850	600	650

Welfare Rights Performance Indicators	Target/Outcome 2020/21	Performance Analysis 2020/21	Target/Outcome 2021 /22
Total Benefit Financial Gain	£400,000.00	£541,768.89	£500,000.00
Number of Benefit Cases	500	842	600
Total Universal Credit Gain	£300,000.00	£555,678.28	£500,00.00
Number of Universal Credit Cases	150	183	200

Debt Performance Indicators	Target/Outcome 2020/21	Performance Analysis 2020/21	Target/Outcome 2021 /22
Total Debt Financial Gain	£40,000.00	£54,911.42	£60,000.00
Total Debt Being Managed	£150,000.00	£223,407.15	£200,000.00
Number of Debt Cases	8	10	15
Number of Bankruptcies	183	100	200
Number of Creditor Arrangements	0	New Target Set for 2021	Outcome
Number of Creditor Arrangements after 3 Months	0	New Target Set for 2021	Outcome

Internal Staff Referrals	Target/Outcome 2020/21	Performance Analysis 2020/21	Target/Outcome 2021 /22
Area 1 - Cases referred	Outcome	53	Outcome
Area 2 - Cases referred	Outcome	39	Outcome
Number of GES Referrals (GEL)	New partnership	New Outcome Set	Outcome
Community Engagement Referrals	Outcome	12	Outcome

Pre Action Requirements Indicators	Target/Outcome 2020/21	Performance Analysis 2020/21	Target/Outcome 2021 /22
Rent Account Lump Sums	Outcome	£9,171.00	Outcome
Arrangements Made	Outcome	81	Outcome
NOP avoided	Outcome	2	Outcome
Court Action avoided	Outcome	1	Outcome
Eviction avoided	Outcome	1	Outcome

Tenancy Sustainment Indicators	Target/Outcome 2020/21	Performance Analysis 2020/21	Target/Outcome 2021/22
Number of Furniture Initiatives Awards	New Outcome	New Outcome	Outcome
Financial Gain for Furniture Initiatives	New Outcome	New Outcome	Outcome
Number of Starter Packs Provided	Outcome	54	Outcome
Financial Gain for Starter Pack	Outcome	£3,496.60	Outcome
Number of Grants issued	114	Outcome	Outcome
Reuse Project, Number of Awards	New Outcome	New Outcome	Outcome
Grant Financial Gain	Outcome	£85,482.54	Outcome
Number of Food Provision Awards	Outcome	126	Outcome
Financial Gain for Food Provision	£3,364.81	Outcome	Outcome
Govan Pantry Referral	New Outcome	New Partnership	Outcome
Reuse Project Financial Gain	£15,820.38	Outcome	Outcome

Tenancy Sustainment Softer Outcome Indicators	Community Inclusion Service was managing this for project in 2019/2020	Performance Analysis 2020/21	Target/Outcome 2021/22
Customer supported to settle into their new property		New Outcome	Outcome
Positive effect on mental health & wellbeing		New Outcome	Outcome
Short term intervention in crisis situation		New Outcome	Outcome
Furniture grant assisted in letting Properties		New Outcome	Outcome
Tenancy Sustained for over 6 months		New Outcome	Outcome
Building Positive relationships with customers		New Outcome	Outcome
Avoiding Financial Hardship/Crisis		New Outcome	Outcome

Govan Energy Service Indicators	New Partnership Govan Energy Service in place for 2021		Target/Outcome 2021/22
Number of Energy Cases			Outcome
Energy Financial Gain to Customers			Outcome
Number of Set Up Energy Accounts			Outcome
Number of Fuel Resumed Cases			Outcome
Number of Meter Exchanged			Outcome
Number of Energy Advice			Outcome
Number of Energy Redress Vouchers			Outcome
Number of Customer Access Emergency Energy Fund			Outcome
Financial Gain for Emergency Energy Fund			Outcome

Financial Health Checks Performance Indicators	Target/Outcome 2020/21	Performance Analysis 2020/21	Target/Outcome 2021/22
Financial Health Checks	105	105	100%



Customer Care Standard

Govan Housing Association has a customer care standard as part of our commitment to put customers first and deliver services that are accessible to everyone. These standards will inform our Customer Care Strategy which is currently under development.

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.
- Ensure our premises are physically accessible to all people in a safe environment, including those with impaired mobility or vision.
- Have private interview rooms available and accessible for all residents including wheelchair access.
- Have a welcoming reception and comfortable waiting room with access to toilets.
- Have digital computers with internet access free to the public.

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.

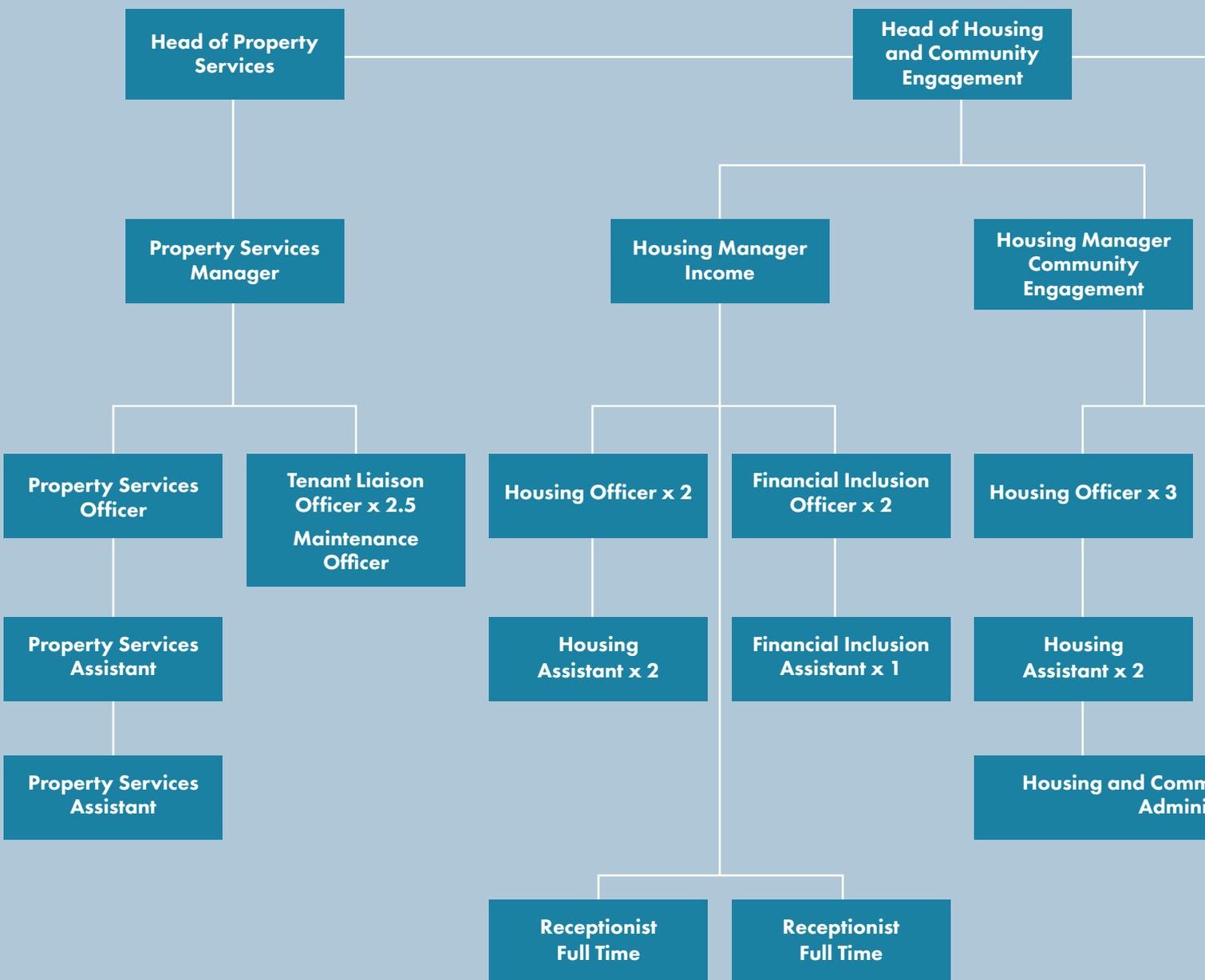
We recognise that there are specific groups and individuals in society who experience discrimination, harassment and exclusion as a result of different aspects of their identity. We appreciate that this can have a profound impact on their lives and adversely affect the opportunities open to them.

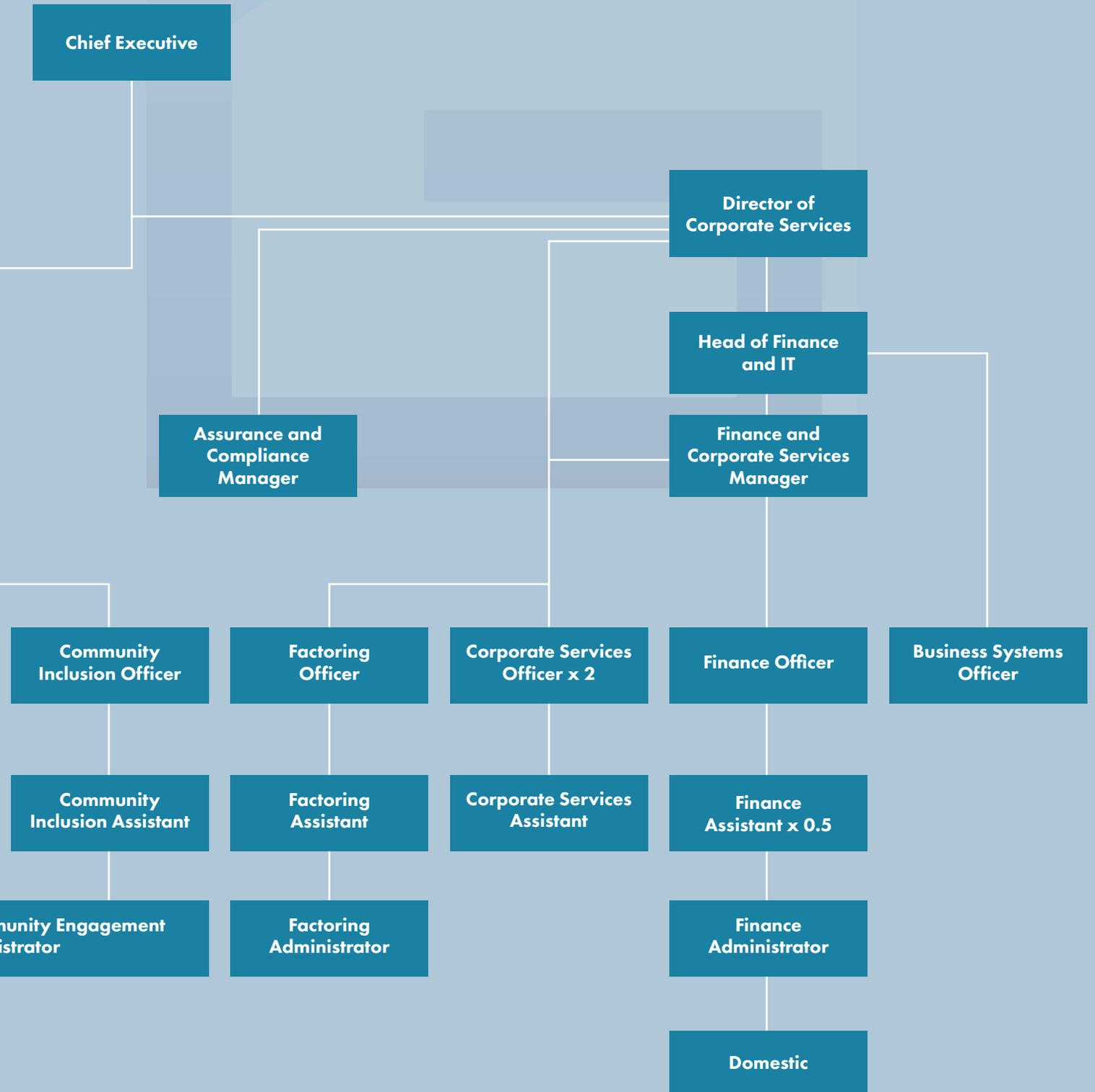
We want to eliminate social exclusion, direct, indirect and institutional discrimination and believe it is right that we should tackle such matters on behalf of our staff, customers and the communities we serve. We see the diverse identities and needs of our community and workforce as a real strength 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.



Appendix 1: Govan Housing Association Staff Structure 2019





Appendix 2: Risk Register

Strategic Objective 1: Services – to provide excellent customer services & maximise value

Strategic Objective 2: Homes – to build and/or acquire new homes to meet housing need and assist in economic growth and development in the community.

Strategic Objective 3: Leadership – to ensure the Group's growth and viability is effective & lead by good governance and efficient financial, administration and personnel systems.

Strategic Objective 4: People – as a community anchor maximise consultation, participation, regeneration & community empowerment in the improvement and delivery of our services.

Strategic Objective 5: Community – work with partners to provide quality homes, good neighbourhoods, sustainable tenancies and community inclusion to enhance overall wellbeing.



Risk Ref.	Risk	Strategic Objective – New	Risk Category	Financial Impact	Reputational Impact	Inherent Risk			Controls	Control Effectiveness	Residual Risk			Risk Classification	Target Risk			Actions	Action Owner/Deadline
						Probability	Impact	Risk Priority (%)			Probability	Impact	Risk Priority (%)		Probability	Impact	Risk Priority (%)		
EXAMPLE				Major	Major	3	4	70	Control X	Effective / Partial / Not Effective	3	4	70		3	2	50	Action X	Owner / Deadline
1	Failure to develop staff in line with legislative changes/ standards - impacting on service delivery outcomes.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Legislative/ Political			3	5	15	Training plan to continually improve skill levels				0				0		
2	Failure to maintain financial viability due to changes into capital borrowing consents or Interest or inflation rates causes major variations to financial forecasting.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Legislative / Political			2	5	10	Accurate cash flow forecasting and budgeting.				0				0		
3	Impact from Covid with potential to fall behind with Planned programmes causing financial/reputational risk.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Environmental			3	5	15	Hire additional short term window fitters?				0				0		
4	Non - optimal Acquisition Strategy creates risk to Association by acquiring homes that require unproportional investment.	Homes – to build and/or acquire new homes to meet housing need & assist in economic growth & development in the community.	Legislative / Political			2	4	8	Clear criteria for acquisitions. Asset management strategy.				0				0		

Risk Ref.	Risk	Strategic Objective – New	Risk Category	Financial Impact	Reputational Impact	Inherent Risk			Controls	Control Effectiveness	Residual Risk			Risk Classification	Target Risk			Actions	Action Owner/Deadline
						Probability	Impact	Risk Priority (%)			Probability	Impact	Risk Priority (%)		Probability	Impact	Risk Priority (%)		
5	Failure to implement good succession planning procedures can lead to loss of knowledge or experience from skilled employees.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Governance/ Management			2	5	10				0			0				
6	Supply of key components disrupted due to Brexit, leading to delivery issues for improvement programmes.	Homes – to build and/or acquire new homes to meet housing need & assist in economic growth & development in the community.	Legislative / Political			2	4	8				0			0				
7	Brexit - impact on regulation/skilled workforce/tenant loss	People/Homes/ Services	Legislative / Political			3	3	9				0			0				
8	Functionality or security of IT systems fails, leading to GDPR breaches.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Governance/ Management			3	5	15				0			0				
9	Failure by Management Committee to exercise sound governance, leading to regulatory intervention.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Technological			3	5	15	Training plan for board members - finance, law.			0			0				
10	Rents become unaffordable due to out of step increase or economic factors, causing tenant financial hardship.	Services – to provide excellent customer services & maximise value.	Economic			1	5	5				0			0				

Risk Ref.	Risk	Strategic Objective – New	Risk Category	Financial Impact	Reputational Impact	Inherent Risk			Controls	Control Effectiveness	Residual Risk			Risk Classification	Target Risk			Actions	Action Owner/Deadline
						Probability	Impact	Risk Priority (%)			Probability	Impact	Risk Priority (%)		Probability	Impact	Risk Priority (%)		
11	Developments not sustainable due to costs involved in meeting environmental standards, leading to exceeding budget.	Homes – to build and/or acquire new homes to meet housing need & assist in economic growth & development in the community.	Environmental			2	4	8				0			0				
12	Compliance failure on Health and Safety or other regulatory responsibility, impacting staff and customer wellbeing and reputation, and finances of the Association.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Governance/ Management			3	5	15				0			0				
13	Failure of the subsidiaries causes service interruption and impact on the reputation of the Association.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Governance/ Management			3	5	15				0			0				
14	Government Funding may be further reduced, leading to reduced budget and failure to deliver priorities.	Services – to provide excellent customer services & maximise value.	Economic/ Political			5	5	25				0			0				
15	IT system downtime leads to service disruption.	Services – to provide excellent customer services & maximise value.	Technological			2	5	10	BCP			0			0				
16	Failure to effectively manage performance leads to culture of poor performance aligned with lack of ownership of key tasks.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Governance/ Management			2	4	8				0			0				

Risk Ref.	Risk	Strategic Objective – New	Risk Category	Financial Impact	Reputational Impact	Inherent Risk			Controls	Control Effectiveness	Residual Risk			Risk Classification	Target Risk			Actions	Action Owner/Deadline
						Probability	Impact	Risk Priority (%)			Probability	Impact	Risk Priority (%)		Probability	Impact	Risk Priority (%)		
24	December RPI falls below the business plan assumptions, implying that budgeted income not being achieved leading to a negative impact on the overall Association in terms of service delivery, investment and its ability to meet its strategic and operational objectives.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Economic			3	4	12											
25	With reduced income streams, we are unable to meet the timescales, aspirations and needs of our asset management plan and in turn protect the investment in our stock.	Services – to provide excellent customer services & maximise value.	Economic			3	4	12											
26	Failure to comply with relevant legislation(e.g. Data Protection Act / Health and Safety / OSCR/ SPSO /Equality & Diversity Legislation.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Governance/ Management			2	4	8											
27	Increase in SHAPS final salary pension deficit liability leading to additional contribution costs and pressures on resources and cash flow of the Association. Costs of auto-enrolment for all staff will mean increased contribution levels from the Association and further reduce cash flows in relation to pension costs.	Leadership – to ensure the Group’s growth & viability is effective & lead by good governance & efficient financial, administration & personnel systems.	Economic			2	3	6											







Moving Govan Forward

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