ARDENGLEN

Financial Inclusion Policy

Policy Title:	**Financial Inclusion Policy**
Policy Author:	**Suzanne Casey, Director of Customer Services**
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Scottish Social Housing Charter Standard	**Outcomes 1,11,13,14 &15**

ARDENGLEN

Vision

By providing aspirational homes and high-quality services we will transform communities to enhance the quality of life of our customers.

Values

- ***Customer and Community Focused***
- ***Treating our customers with respect***
- ***Accountable***
- ***Making a difference***
- ***Innovative***
- ***Equal access to services and opportunities for all***

Strategic Objectives

- ***Deliver first class customer services***
- ***Provide quality homes, communities and sustainable tenancies***
- ***Achieve robust financial management and governance excellence***
- ***Empower, develop and engage our staff***
- ***Build strong collaborative relationships locally and nationally***

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1.0 INTRODUCTION & BACKGROUND

1.1 Ardenglen is a community-based housing association operating in Castlemilk, which is in the south-east of Glasgow. At the time of writing, we own approximately 984 properties. Of these, 541 were improved through a full tenemental rehabilitation scheme, while the remaining are new build houses, cottage flats and tenements.

1.2 The association recognises the importance of providing a high-quality financial inclusion service to customers to ensure income and benefit uptake is fully maximised. The board of management agreed in January 2024 to end the long-term service level agreement with Money Matters to employ a full-time resource due to service demands & to help ease the restraints of the cost-of-living crisis. The financial inclusion service sits within the Community Investment area which forms part of the Customer Services Team.

1.2 The service is specifically tailored to individual customer needs, is confidential and free to all customers of Ardenglen Housing Association.

2.0 AIMS & OBJECTIVES

2.1 Ardenglen Housing Association aims to provide customers with support on all financial issues by offering a high standard of welfare & debt advice whilst ensuring the service is user friendly.

2.2 Our objectives are to:

- Provide a free, confidential, impartial Welfare & Debt Advice Service.
- Ensure the service is fully accessible either in person, by telephone or by home visit.
- To fully investigate and understand individual customer’s financial circumstances to enable us to provide the best possible solutions & advice to allow them to decide on the best option for them.

3.0 LEGISLATIVE FRAMEWORK

3.1 The service will be run in accordance within the framework for the “Scottish National Standards for Information & Advice Providers” (SNSIAP) which is owned by the Scottish Government. At the time of writing the association is not currently SNSIAP accredited. The framework is designed to help not-for-profit organisations providing housing, welfare benefits and money / debt advice in Scotland to help assess and improve the quality of their advice services.

3.2 Ardenglen are in the process of applying for authorisation from the Financial Conduct Authority (FCA) to enhance the service by providing customers with non-statutory debt advice.

3.3 Ardenglen hold a membership with Advice UK who provide a support network, training opportunities for team members to keep up to date with good practice and legislative / welfare reform changes.

4.0 CODE OF PRACTICE

4.1 The financial inclusion service must follow the key principles set out below:

The service must be:

- Available to tenants, sharing owners, factored owners, staff & volunteers of Ardenglen Housing Association.
- If additional external funding is received for the service the scope of the project may be widened to include other areas of the community or certain groups per funding conditions.
- Truly independent, uninfluenced by the interests of the Association
- Completely free of charge of any other obligation
- Completely confidential, impartial and non-judgemental
- Advice given with respect for the individual, acknowledging their right and ability to make their own decisions
- Proficient in checking facts using documentary evidence, accurate, fast, fair, honest and diligent

The service must not:

- Knowingly aid and abet a fraud
- Knowingly break the law
- Act as a debt collector – we will not seek to recover monies owed to our customer by private citizens or companies
- Assist a customer to sue for damages
- Provide references for our customers
- Act against the advice of a professional advisor. If we believe a customer's desired course of action is unwise, we will not pursue it but we cannot prevent them from acting on their own behalf or seeking through another agency.

5.0 ABOUT THE SERVICE

5.1 The service is open to all customers including tenants, factored owners, sharing owners, Ardenglen volunteers and staff. May also be available to a prescribed group of additional service users if external funding is received and this is a condition of the award.

5.2 The service can be accessed by self-referral, referral by Ardenglen staff or by another agency. We offer set appointment times and a weekly drop in facility.

5.3 Appointments / discussions will be held in a private consultation area within Ardenglen office or other association premises. We also offer telephone appointments and where appropriate home visits.

5.4 There are no limitations for the number of occasions customers can utilise the service. We may however, depending on capacity and on the nature of the issue suggest or signpost to another organisation if appropriate.

5.5 We will work with the customer to assess their needs and assist with Welfare Benefits and income maximisation.

5.6 Give impartial debt advice, look at debt management plans, insolvency solutions, budgeting education to assist the customer in developing a long term, sustainable plan for managing their money.

5.7 Other ad-hoc services that arise due to external funding.

5.8 Communicate with customers effectively in order that they have a good understanding of information / advice provided. Internally and externally, we will work with other teams or organisations to achieve positive outcomes for all customers.

5.9 All records whether it be paper, digital or verbal will be maintained confidentially in line with GDPR and as recommended by the ICO and our own DPO. More information at section 7.

6.0 EQUAL OPPORTUNITIES

6.1 This policy will be implemented in line with our Equalities & Human Rights Policy 2024 and is subject to an Equality Impact Assessment to assess the likely or actual effects of the policy to applicants in respect of their disability, age, gender, race, religion/belief, sexual orientation or gender identity to ensure equal and fair access for all.

7.0 GENERAL DATA PROTECTION REGULATIONS

7.1 Ardenglen operates in compliance with the legal obligations under the Data Protection Act 2018 and the General Data Protection Regulation (GDPR) on processing and managing customer data. We will specifically adhere to our own Data Protection Policy.

8.0 DISPUTES, TRAINING AND REVIEW

8.1 Customers who are dissatisfied with the service should consult the Associations Complaints Policy which is available on request and on our website at www.ardenglen.co.uk

8.2 Financial inclusion staff will undergo regular training to ensure knowledge is kept up to date and in line with changes in legislation or welfare system.

8.3 The policy will be monitored and reviewed as required but at least on a 3 yearly cycle. The review will take account of legislative changes, new policy guidance, best practice advice and the views of service users.

8.4 A copy of this policy can be found on our website at www.ardenglen.org.uk or by request.