



CASSILTOUN HOUSING ASSOCIATION

ADVICE TEAM SERVICE PLAN 2016/17

1. INTRODUCTION AND CONTEXT

The Advice Team Service Plan covers the period April 2016 – March 2017. It has been prepared as part of the suite of plans that link together to form the planning and performance management of Cassiltoun Housing Association.

The Internal Management Plan is the comprehensive planning document for Cassiltoun. The Advice Team Service Plan provides priorities for the Regeneration Sub-Committee, Managers and Staff team. This 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.

2. OVERARCHING AIMS

The starting point for the Service Plan is the corporate Mission Statement and Vision and our Strategic and Operational Objectives for the 2016/17 period. These are as follows:

MISSION STATEMENT

We aim to enhance the quality of life of our clients and to regenerate and sustain our community through housing-led and resident controlled initiatives.

VISION

Community driven social responsibility achieved through business diversity and performance which will make a real difference to local people.

STRATEGIC OBJECTIVES	OPERATIONAL OBJECTIVES
1. Ensure that our rents remain affordable, maintain a stock base sufficient to achieve economies of scale and deliver cost effective services in a cost efficient way.	1. To continue to recruit new Board Members to assist with the strategic leadership and direction of the Association.
2. Maintain the high quality of our housing and service provision, ensuring the comfort of tenants and the protection of investment.	2. To support our Board of Management's agreed training and learning plan.
3. Contribute to the wellbeing of the local community by working with tenants, resident's partners and	3. To maintain performance across the KPI's set out in the Internal Management Plan, Operational Service Plan and Advice Team Service Plan.
	4. To ensure that we deliver the objectives set in the Asset Management Plan and

<p>fundere to develop initiatives that promote regeneration and increased levels of inclusion.</p> <p>4. Ensure that the work of the Cassiltoun Group is supported by good governance, effective financial management and regulatory compliance and robust administrative and HR systems.</p> <p>5. Ensure we attract and retain highly skilled and knowledgeable staff and Board Members. Develop our staff and Board Members through education, training and coaching.</p>	<p>effectively deliver our 2016/17 major repair improvement plans.</p> <p>5. Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental Contracts.</p> <p>6. To support our Social Enterprise Subsidiary 'Stables Nursery' business in its fourth year of operation.</p> <p>7. To ensure that the Association's Welfare Reform mitigation plans are effective and that we remain flexible in our approach to managing the full range of welfare changes.</p> <p>8. To Support Cassiltoun Trust to achieve its objectives including an options appraisal of the heating system at the Stables.</p> <p>9. To meet existing funders expectations and continue to seek other opportunities to continue with non-housing regeneration plans.</p> <p>10. To deliver the Castlemilk Park Events programme in 2016/17 and to progress with ongoing regeneration of the park.</p> <p>11. To take forward the plans outlined in the housing development feasibility report, (dated January 2016) for the church site Labour Club site and LRT site.</p> <p>12. To complete a full energy efficiency survey to support the Association's EESSH plans.</p> <p>13. To achieve "Healthy Working Lives" Gold Award in 2016.</p> <p>14. To make preparations for the introduction of the Housing (Scotland) Act 2014 once the timetable for implementation is known.</p> <p>15. To complete a comprehensive stock condition survey by the Autumn of 2016.</p> <p>16. By October complete the 2016 Tenant Satisfaction Survey.</p>
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3.	WHAT WE ARE TRYING TO ACHIEVE
	The focus for the service is to support the work of Cassiltoun Housing Association to create a community where people choose to live and to assist its service users to become more empowered and financially included.
	<p>The service will be underpinned by:</p> <ul style="list-style-type: none"> • A commitment to The Scottish Social Housing Charter. • A commitment to Financial Conduct Authority principles. • A commitment to upholding the Values of Cassiltoun Housing Association • A commitment to upholding the Vision/Values of the project funders.
	<p>Scottish Social Housing Charter</p> <p>The Advice Team supports the following charter outcomes</p> <p>Housing Support SSHC 9 “Social landlords ensure that: people at risk of losing their homes get advice on preventing homelessness.”</p> <p>Tenancy Sustainment SSHC 11 “Social landlords ensure that tenants get the information that 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.”</p>
	<p>Financial Conduct Authority</p> <p>The Advice Team complies with the following principles</p> <p>Integrity - A firm must conduct its business with integrity.</p> <p>Skill, care and diligence - A firm must conduct its business with due skill, care and diligence.</p> <p>Management and control - A firm must take reasonable care to organise and control its affairs responsibly and effectively, with adequate risk management systems.</p> <p>Customers' interests - A firm must pay due regard to the interests of its customers and treat them fairly.</p>

Communications with clients - A firm must pay due regard 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: relationships 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 judgment.

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.

The Advice Team will ensure that they uphold the vision and values of the three funders.

Cassiltoun Values

- Having Integrity
- Be a good leader
- Adapt and commit to change
- Quality Customer Service
- Inspiration & Innovation

Craigdale Values and Aims

- The values of Craigdale Housing Association are to act with integrity and transparency in all that we do.
- To provide a quality advice and information service to customers within our remit as a locally based landlord.

Big Lottery Vision: People in the Lead

'We believe people should be in the lead in improving their lives and communities. Our approach will focus on the skills, assets and energy that people can draw upon and the potential in their ideas.

We feel that strong, vibrant communities can be built and renewed by the people living in them – making them ready for anything in the face of future opportunities and challenges'.

4. RISK REGISTER

The Service Plan feeds into and takes into cognizance the Risk Register held by the Association. Welfare Reform has been highlighted as the highest risk to the organization in the current register. The extract above is from the current Risk Register (updated November 2015).

Risk Reference	Strategic Objective Reference	Risk Category	Risk Description	Inherent Risk			Control Measures	Residual Risk			Risk Owner	Further Action Required	November 2015 Updated Assurance
				Probability	Impact	Risk Priority (%)		Probability	Impact	Risk Priority (%)			
1	1	Financial Operational	Welfare Reform progress and Universal Credit implementation may have an adverse effect on rental income, additional costs and may interrupt service delivery	5	4	90	To help reduce the impact the Association introduced a Welfare and Money Advice Team who will be in place until 2019. The Association also took steps to increase temporary staff within the Operations Team to provide additional resources to combat increased workloads	3	3	60	Fiona McGowan Director of Operations Clair Malpas Regeneration Manager	Continue to monitor external trends and environment. Ongoing monitoring and review of the Association's performance is essential to help deal and offset adverse trends	Board approved welfare reform mitigation strategy in May 2015. Our planning indicating the Welfare/Money Advice Team and operations staff are controlling and reducing the impact of this risk

5. **External Partnership working**

The Service recognizes that it cannot delivery effectively without the contribution of other partners. These include (and these will change as new opportunities present themselves):

- Craigdale Housing Association
- Jobs and Business Glasgow
- Job Centre Plus
- South East Food Bank
- Starter packs Glasgow
- Spruce Carpets
- Second Opportunities
- Glasgow City Council
- Maureen Cope Hall (Food bank)

6. **Internal Relationships**

The Service is delivered in conjunction with other areas of the organization. This provides wider organizational benefits across the Cassiltoun Group. This includes:

- Close working relationships with Operations Team
- Delivering projects in conjunction with the other members of the Regeneration Team to promote employability outcomes
- Taking the lead role in a cross functional working group on Welfare Reform
- Providing support to other subsidiaries (Stables Nursery and Cassiltoun Trust)

STAFF TEAM

NAME	TITLE	MAIN TASKS
Clair Malpas	Regeneration Manager	<p>To lead the Association's Regeneration Strategy.</p> <p>This includes applying for funding, monitoring and managing budget, stakeholder and partner engagement and project management of the various regeneration programmes.</p> <p>Day to day management of the Advice team and other regeneration staff.</p> <p>Strategic guidance on Welfare Reform to the Board, management and staff teams.</p>

<p>Donna Fullerton</p>	<p>Welfare Rights Officer</p>	<p>To maximise service users' and Association income through advice and representation to tenants on entitlement to welfare benefits.</p> <p>To access other grants/charities and programmes that will improve people's lives.</p> <p>To assist the Regeneration Manager with the Association's preparation for Welfare Reform and with other regeneration programmes.</p>
<p>Anne Miller</p>	<p>Financial Inclusion Officer</p>	<p>To provide money and debt advice in order to maximise service users and the Association income. To provide information and education to service users to enable them to become more financially included.</p> <p>To access other grants/charities and programmes that will improve people's lives.</p> <p>To assist the Regeneration Manager with the Association's preparation for Welfare Reform and with other regeneration programmers</p>
<p>Connor McLean</p>	<p>Advice Assistant</p>	<p>To support the work of the Advice Team including completing application forms for benefits.</p> <p>To access other grants/charities and programmes that will improve people's lives and co-ordinate use of the IT suite.</p> <p>To assist the Regeneration Manager with the Association's preparation for Welfare Reform and with other regeneration programmes</p>

SUMMARY STATEMENT

Advice Team Summary Statement

Nature and Scope

The focus for the service is to deliver advice, education and assistance to people who require help with benefits or who are financially excluded.

Major Projects/Tasks 2016/17

- * **Operational Objective 3** – *To ensure that we work alongside the Operations Team and assist them to meet all operational targets whilst continually improving on customer service and tenancy sustainment.*
- * **Operational Objective 6** – *To support the Stables nursery by offering assistance and advice to parents*
- * **Operational Objective 7**– *To ensure that the organisation continues to work effectively in mitigating the impact of Welfare Reform on tenants and the organisation.*
- * **Operational Objective 8** – *To support the work of Cassiltoun Trust to achieve its objectives in terms of offering opportunities for education and improvement*
- * **Operational Objective 9** – *To support the work of the Regeneration Manager and team to access funding for wider initiatives*
- * **Operational Objective 10** – *To assist with the delivery of the Employability programme in Castlemilk Woodlands*
- * **Operational Objective 16** – *To work with the SMT to ensure that lottery requirements are met as part of the tenant satisfaction survey.*

Over the next 12 months we will be preparing and concentrating on:-

- * Ensuring that the Lottery targets are met
- * To ensure that the requirements under the contract with Craigdale are delivered
- * Maintain FCA regulatory requirements
- * Create and develop new partnerships
- * Manage and deliver the Furniture Package grant.
- * Lead a 'Universal Credit' working group
- * Continue to develop and promote financial education sessions.
- * Deliver a Service User Focus group
- * Deliver a Service User satisfaction survey
- * Complete an internal and external audit
- * Upskill/develop Advice Assistant to allow for more flexible service provision.

Resources and Budgets 2016-17

No. of operational employees 3

◆ Staff Costs – Salary and employers costs	£ 99, 571
◆ Room Rental	£ 13,006
◆ Furniture Initiative	£ 5,000

Total **£117,577**

Targets

Lottery Outcome 1:

Service users are more confident that they know what benefits they are entitled to, and maximize their uptake of benefits

Indicators
100 service users demonstrate an improved understanding of the benefits system
75 service users report feeling more confident about engaging with the benefits system
30 service users are confident to make benefit claims online
Service users achieve £130,000 collective benefits gain each year

Lottery Outcome 2:

Service users access bank accounts and contents insurance

Indicators
30 service users demonstrate an understanding of the value of bank accounts and house contents insurance
20 service users set up a bank account or appropriate banking service
7 service users set up contents insurance

Lottery Outcome 3:

Service users are better able to manage their household finances

Indicators
70 service users are confident and competent to draw up a household budget and make adjustments as necessary
30 service users are confident to use the internet to access information about financial products and services
30 service users draw up and maintain for six months a repayment plan for any outstanding debts

Cassiltoun Outcome 4

User Satisfaction – 90%

	Target 2015/16	Performance 2015/16	Notes	Target 2016/17
Service users demonstrate an improved understanding of the benefits system	100	45	Target not met – No WRO appointments for 13 weeks and cases still open. New process put in place	100
Service users report feeling more confident about engaging with the benefits system	75	45	Target not met – No WRO appointments for 13 weeks and cases still open. New process put into place	75
Service users are confident to make benefit claims online	25	31	Exceeded	25
Service users achieve collective benefits gain each year	£130,000	£619,000	Exceeded	£130,000
Service users demonstrate an understanding of the value of bank accounts and house contents insurance	30	37	Exceeded	30
Service users set up a bank account or appropriate banking service	20	23	Exceeded	20
Service users set up contents insurance	7	7	Target met	7

Service users are confident and competent to draw up a household budget and make adjustments as necessary	70	40	Target not met – cases still open and new process put into place.	70
Service users are confident to use the internet to access information about financial products and services	30	34	Exceeded	30
Service users draw up and maintain for six months a repayment plan for any outstanding debts	30	38	Exceeded	30
User Satisfaction –	-	-	To be measured in year 16/17	90%

CHECKLIST

The check list is designed to help services ensure that they have fulfilled all the requirements of the service planning and to help SMT and the Sub-Committee identify any gaps or areas where further work needs to be done.

		YES	NO
1.	Has the Service Plan been completed on time? i.e. before 30 th September 2016		
2.	Has the Service Plan provided performance information? Are we considering local circumstances?		
3.	Has the Service Plan provided information on how they intend to collect data on customer satisfaction?		
4.	Has the Service Plan met the requirements of the up to date risk register?		
5.	Has the Service Plan been signed off by the Senior Management Team?		