



CASSILTOUN HOUSING ASSOCIATION

ADVICE TEAM SERVICE PLAN 2017/18

1. INTRODUCTION AND CONTEXT

The Advice Team Service Plan covers the period April 2017 – March 2018. 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

<p>funderson 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>4. To ensure that we deliver the objectives set in the Asset Management Plan and effectively deliver our 2017/18 major repair improvement plans.</p> <p>5. Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental contracts.</p> <p>6. To support and develop our Social Enterprise Subsidiary "Stables Nursery" business in its fifth 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 achieve its objectives including establishing a financial solution to the heating system.</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 2017/18 and to progress with the ongoing regeneration of the park.</p> <p>11. To achieve 60% grant funding approval from Glasgow City Council for our Housing Development sites known as Barlia 3 by December 2017/January 2018.</p> <p>12. To complete the necessary energy efficiency works to comply with EESSH requirements before 2020 deadline.</p> <p>13. To secure the necessary private finance borrowing to support the Associations development plans by October/November 2017.</p>
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	<p>14. By the end of 2017 complete a new “Tenants Handbook” which complies with the Housing (Scotland) Act 2014.</p> <p>15. In 2017/18 complete an Investors in People review of gold/platinum standard.</p> <p>16. By June 2017 complete the initial business planning assessment for social enterprise 4 (stair cleaning & environmental services).</p>
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3.	<i>WHAT WE ARE TRYING TO ACHIEVE</i>
	The focus for the service is to support the work of the Cassiltoun Group and 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 and partners.
	<p><i>Scottish Social Housing Charter</i></p> <p><i>The Advice Team supports the following charter outcomes</i></p> <p><i>SSHC 1: Percentage of tenants satisfied with the overall service provided by their landlord</i></p> <p><i>SSHC 9: Percentage of tenants satisfied with the standard of their home when moving in.</i></p> <p><i>SSHC 20 “Percentage of new tenancies sustained for more than a year, by source of let”</i></p>

	<p>SSHC 24 Percentage of the court actions initiated which resulted in eviction and the reasons for eviction.</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> <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.</p> <p>Conflicts of interest - A firm must manage conflicts of interest fairly, both between itself and its customers and between a customer and another client.</p> <p>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.</p> <p>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.</p> <p>The Advice Team will ensure that they uphold the vision and values of the three funders.</p> <p>Cassiltoun Values</p> <ul style="list-style-type: none"> • Having Integrity • Be a good leader • Adapt and commit to change • Quality Customer Service • Inspiration & Innovation <p>Craigdale Values and Aims</p>

- 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'.

Development Trust Association/Scottish Government : Community Capacity and Resilience Fund

- mitigate the effects of welfare reform,
- combat inequality,
- promote social inclusion and
- have a preventative impact on communities

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 second highest risk to the organization in the current register. The extract above is from the current Risk Register (updated January 2017).

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 (%)			
2	1	Financial Operational	Failure to prepare for Welfare Reform changes. Welfare Reform progress and Universal Credit implementation may have an adverse effect on rental income, additional costs and may interrupt service delivery	4	3	70	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	2	50	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 and audit of the Advice team and other regeneration staff.</p> <p>Strategic guidance on Welfare Reform to the Board, management and staff teams.</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 2017/18

- * **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 and meet funding conditions for the DTAS (Home Start) award.*
- * **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*

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

- * Ensuring that the Lottery targets are met
- * Ensuring that the DTAS 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.
- * Continue to develop and promote financial education sessions.
- * Complete an internal and external audit
- * Upskill/develop Advice Assistant to allow for more flexible service provision
- * Delivering a satisfaction survey to clients
- * Updating the organisation with regards to ongoing changes with the Welfare System.

Resources and Budgets 2017-18

No. of operational employees 4

- ◆ Staff Costs – Salary and employers pension £111,751 (fully funded)
- ◆ Furniture Initiative £7000 (fully funded)
- ◆ Home Start Initiative £12,000 (fully funded)

Total £130,751

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
35 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

Lottery Additional Outcome 17/18

Complete a Client satisfaction survey by end March 2018

DTAS Outcome 2017:

Deliver the Home Start project to budget and agreed timescales

	Target 2016/17	Performance 2016/17	Notes	Target 2017/18
Service users demonstrate an improved understanding of the benefits system	100	112	New monitoring systems were put in place last year to capture client's comments. This is reflected in the excellent results this year.	100
Service users report feeling more confident about engaging with the benefits system	75	112	Exceeded	75
Service users are confident to make benefit claims online	30	112	Exceeded	35
Service users achieve collective benefits gain each year	£130,000	£446,000	Total benefit gain was £684,000 but for the lottery we only report on people who are presenting with an issue for the first time. Benefits that we paid directly to Cassiltoun total £219,000)	£130,000
Service users demonstrate an understanding of the value of bank accounts and house contents insurance	30	89	Exceeded	30
Service users set up a bank account or appropriate banking service	20	12	When the project started we knew through tenant surveys that approx. 60% of our tenants did not have a bank account. Three years into the project the majority of clients that use the service now have a bank account. This is also reflected in our tenant satisfaction survey where 98% stated they had a bank account.	20

Service users set up contents insurance	7	9	Exceeded.	7
Service users are confident and competent to draw up a household budget and make adjustments as necessary	70	141	Exceeded (with 139 showing improvements in their ratings)	70
Service users are confident to use the internet to access information about financial products and services	70	141	Exceeded (with 149 showing improvements in their rating)	30
Service users draw up and maintain for six months a repayment plan for any outstanding debts	30	42	Exceeded	30
User Satisfaction –	90	100%	Taken from tenant survey Exceeded	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 2017		
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?		