



CASSILTOUN HOUSING ASSOCIATION

ADVICE TEAM SERVICE PLAN 2018/19

1. INTRODUCTION AND CONTEXT

The Advice Team Service Plan covers the period April 2018 – March 2019. 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 2018/19 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, including Finance,

<p>fundere to develop initiatives that promote regeneration and increased levels of inclusion.</p> <ol style="list-style-type: none"> 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. 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>Operations, Regeneration and Welfare Plans.</p> <ol style="list-style-type: none"> 4. To ensure that we deliver the objectives set in the Asset Management Plan and effectively deliver our 2018/19 major repair improvement plans. 5. Continue to maintain the effectiveness of our Reactive, Cyclical and Environmental contracts. 6. To support and provide effective management and governance to our subsidiary companies. 7. To ensure that the Association's Welfare Reform mitigation plans are effective and that we are fully prepared for the roll out of Universal Credit in December 2018. 8. To meet existing funders expectations and continue to seek other opportunities to continue with non-housing regeneration plans. 9. To deliver the Castlemilk Park Events programme in 2018/19 and to progress with the ongoing regeneration of the park. 10. To achieve a site start in Quarter one of 2018/19 at Barlia 3. 11. To complete the necessary energy efficiency works to comply with EESSH requirements before 2020 deadline. 12. To finalise the necessary private finance borrowing to support the Associations development plans by April 2018 13. By the end of 2018 complete a new "Tenants Handbook" which complies with the Housing (Scotland) Act 2014.
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	<p>14. In 2018/19 continue with compliance of the Investors in People review of platinum standard.</p> <p>15. During 2018 review the initial business planning assessment for social enterprise 4 (stair cleaning & environmental services).</p> <p>16. By May 2018 be prepared for the new General Data Protection Regulation.</p> <p>17. To complete an internal audit of our housing development procedures/activity.</p> <p>18. To action the outcome of the Internal Audit of the Association's procurement by Excel Scotland.</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 Regulatory Standards • 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>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.</p> <p>2: Communication</p>

	<p>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.</p> <p>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.</p> <p>7, 8 and 9: Housing options Social landlords work together to ensure that:</p> <ul style="list-style-type: none"> • 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. • people at risk of losing their homes get advice on preventing homelessness. <p>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.</p> <p>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.</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>

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 second highest risk to the organization in the current register. The extract above is from the current Risk Register (updated March 2018).

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 2020. The Association also took steps to increase 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. Board extended project staff team until March 2020.

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):

- Craighdale 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>

<p>Donna Fullerton</p>	<p>Welfare Rights Officer</p>	<p>To maximize 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 programmes</p>
<p>Connor McLean</p>	<p>Advice Assistant</p>	<p>To support the work of the Advice Team by providing administrative support, collating data and reports on the activities of the Service and accessing/administrating other grants/charities and programmes that will improve people's lives.</p>
<p>Isla Dundas</p>	<p>Digital Inclusion Assistant</p>	<p>To support the work of the Advice Team by providing administrative support. Supporting people who need assistance to access on line services and improving tenant's digital skills.</p>

Specific Operational Objective 18/19

- * **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 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 wider work of the Regeneration Manager and team to access funding for wider initiatives*
- * **Operational Objective 16** – *To ensure that the Advice Service is compliant with GDPR.*

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

- * Ensuring a smooth transition of clients to the temporary Welfare Rights Officer (Maternity cover)
- * 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/Home start programme.
- * Complete an internal and external audit
- * Delivering a satisfaction survey to clients
- * Updating the organisation with regards to ongoing changes with the Welfare System.
- * GDPR compliance
- * Applying for project funding
- * Preparing for December 2018 UC Full Service

Resources and Budgets 2018-19

No. of operational employees 4 (plus maternity cover)

- ◆ Staff Costs – Salary & pension £121 610 (Lottery & Craigdale)
- ◆ Furniture Initiative £ 7000 (Lottery)
- ◆ Home Start £ 5000 (CHA funding)
- ◆ External Review of Service £ 8000 (Lottery)

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

40 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 Outcomes 18/19

- **Complete a Client satisfaction survey by end July 2018**
- **Complete an external review of service by December 2018**

	Target 2017/18	Performance 2017/18	Notes	Target 2018/19
Service users demonstrate an improved understanding of the benefits system	100	100	Met	100
Service users report feeling more confident about engaging with the benefits system	75	75	Met	75
Service users are confident to make benefit claims online	40	68	Exceeded	40
Service users (first time issues) achieve collective benefits gain each year	£130,000	£429,500	Total benefit gain was £716,875	£130,000
Service users demonstrate an understanding of the value of bank accounts and house contents insurance	30	50	Exceeded	30
Service users set up a bank account or appropriate banking service	20	3	Our tenant satisfaction survey where 98% stated they have a bank account.	20
Service users set up contents insurance	7	5	Not met – people are finding it financially challenging to meet costs.	7
Service users are confident and competent to draw up a household budget and make adjustments as necessary	70	98	Exceeded	70
Service users are confident to use the internet to access information about financial products and services	30	98	Exceeded	30
Service users draw up and maintain for six months a repayment plan for any outstanding debts	30	12	Not met. - Service currently assisting with debts in the region on £332k people are finding it financially challenging to meet ongoing payments.	30
User Satisfaction –	90	100%	Taken from tenant survey (16/17) New survey to be completed by Advice Team in 18/19.	90