

Date Issued	February 2022
Last Reviewed	May 2025
Department	Housing
Title	Money and Home Energy Advice Policy
Objective	To provide a free and independent Money and Home Energy Advice Service to our tenants, Sharing Owners and members of their household
Responsible	Director of Housing
Next Review Date	May 2030

1.0 Introduction

- 1.1 The Association has operated an independent Money Advice Service since 2011 through a Service Level Agreement with Places for People Scotland. The purpose of the Service is to reduce financial and social exclusion.

We expanded our Service to include home energy advice during 2020. This was in recognition of the increasing numbers of households in Scotland in fuel poverty, the Scottish Governments strategy to eradicate this, and a survey of over 700 ELHA tenants when a significant number were identified as either experiencing, or at risk of fuel poverty,

A review of the Service was also carried out in 2020 when it was evident that a more efficient and effective Service could be delivered to our tenants by bringing the Service in house, and in January 2024 the new in-house Service came into operation.

2.0 Aims and Objectives

- 2.1 We aim to provide a high quality, holistic and confidential Money & Home Energy Advice Service for all our tenants and members of their household, and will provide information, practical assistance and support wherever appropriate in order to increase financial inclusion, alleviate fuel poverty and increase tenancy sustainment.

- 2.2 This policy aims to:

- Provide a service that complies with the Scottish National Standards for Information and Advice Providers
- Provide good quality information and advice on a range of Welfare Benefits

- Mitigate the effect of Welfare Reform and fuel poverty on tenants as much as possible through the provision of information and advice
- Contribute to consultation exercises on welfare reforms to inform policy development
- Refer cases to our partner agencies or local advice services as appropriate
- Provide advice to customers for formal appeal hearings on a range of benefits
- Provide information on local services which are addressing issues of financial, digital and social inclusion
- Ensure tenancy sustainment underpins the delivery of our Service
- Ensure that our Service is accessible to all our customers
- Optimise satisfaction levels
- Set out expectations in relation to the provision of the Service
- Ensure that staff receive sufficient information and training

2.3 By implementing this Service we seek to prevent tenancy failure and homelessness by:

- Taking preventative steps before and from the start of a tenancy which will identify money and fuel issues
- Being proactive in identifying tenant vulnerability and ensuring appropriate support is put in place to sustain a tenancy
- Developing networks and partnership working with other agencies to address vulnerabilities and assist in sustaining tenancies

3.0 Regulatory & Legal Framework

3.1 We aim to fully comply with the Scottish Housing Regulator's Social Housing Charter Indicators which support the requirements of the Scottish Social Housing Charter, and in particular, the following outcomes:

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
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Communication	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
Participation	Tenants and other customers find it easy to participate in and influence their landlord's decisions at a level they feel comfortable with
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

3.3 This policy complies with the requirements of the Equalities Act 2010 and seeks not to consciously or unconsciously discriminate or to have an adverse effect upon any of the nine protected characteristic groups outlined in the Act.

3.4 This policy also complies with the requirements of the Data Protection Act 2018.

3.5 We have separate policies on:

- Anti-bribery and Corruption
- Fraud and Theft
- Tenancy Sustainment
- Rent Arrears
- Equalities and Diversity
- Confidentiality
- Complaints
- Customer Care
- Communication
- Tenant Participation

4.0 The Service

4.1 The remit for our Money and Home Energy Advice Service and the type of information and advice we will provide is attached at **Appendix 1**.

4.2 The Money & Home Energy Adviser works closely with our Housing staff to support and enable new and existing tenants to ensure the rent is affordable, by giving advice and assistance in claiming or challenging welfare benefits to maximise income, developing budgeting skills and providing home energy advice in order to sustain their tenancy.

- 4.3 Tenants who contact us, or who are referred for advice, will be interviewed privately either over the phone, in the office, at home or via video call. This will normally be done within 10 working days from the initial contact or referral.
- 4.4 We will contact tenants by written communication or phone.. If the tenant does not respond to a variety of methods of contact the case will be closed. It can be reopened if subsequent contact is made.
- 4.5 The Money & Home Energy Adviser will assess the tenant's circumstances to make sure that specific problems are addressed, and practical aid is provided such as supplying information or advocacy.
- 4.6 When the Service is unable to meet the needs of the tenant, or the service required is out with the remit of the Adviser, we will signpost the tenant to an appropriate agency and will do this by providing general information about the agency and / or by making a telephone or written referral. Similarly, if there is a conflict of interest, the tenant will be referred to another appropriate agency and our service will be withdrawn,
- 4.7 Our service will also be withdrawn if at any time the tenant is thought to be committing welfare benefit or energy fraud or asks the Adviser to become complicit in any type of fraud.
- 4.8 The Adviser will agree responsibility for action with the tenant in all cases. They will make sure that both parties are clear on any further action to be taken.

5.0 Communication about the Service

- 5.1 We will inform our tenants about the Service in a variety of ways, including, but not limited to:
- Face to face or telephone contact with staff
 - Written communications
 - Printable Web pages available on elha.com and in our offices
 - Regular e-news, e-newsflashes and printed newsletters given to all tenants
 - Formal / informal tenant group meetings
 - Information and promotional events in the community
 - Comprehensive information for new tenants

6.0 Access to Money & Home Energy Advice

- 6.1 Advice is available through our office, via elha.com, through home visits from staff or via video calls.
- 6.2 We are members of Happy to Translate and subscribe to Language Line, which enables us to access instant translation services from any telephone, 24 hours a day.
- 6.3 On elha.com, we:
- Subscribe to Readspeakr for those who are visually impaired or have literacy problems
 - Provide a text re-size function for those with vision impairment
 - Subscribe to Google Translate for translations of text
 - Operate Live Person, where customers can 'chat' with staff on-line

7.0 Service Standards

- 7.1 Where information or advice is requested online, in the office or by telephone, the tenant can expect instant assistance. Where the advice or information requested is beyond the competency of the staff member, the tenant will be offered a telephone appointment with the Money & Home Energy Adviser. If a home visit is required, we will arrange an appointment at the earliest opportunity.
- 7.2 Where information or advice is requested in writing we will respond in line with our Customer Service Charter.
- 7.3 All tenants will be made aware that private interview facilities are available and that home visits can be arranged where it is reasonable and practical to do so. Home visits will be carried out within 10 working days of the request.
- 7.4 The Money and Home Energy Adviser will provide the tenant with guidelines for using the Service at the first appointment. The guidelines provide information on what we will do to assist the tenant and what we expect from the tenant when using the Service.
- 7.5 We recognise that we will not always get things right and we value feedback from our tenants. Anyone who receives, requests or is affected by our services can make a comment or complaint. We will make it easy for customers to complain, formally or informally, by publicising our Comments and Complaints Policy on elha.com and making it readily available to anyone who wants to use it.

8.0 Case Review

- 8.1 Haddington Citizens Advice Bureau provides the Association with a Peer Review Service through a Service Level Agreement. They will carry out a detailed case review of a sample of live and closed cases. Any comments or amendments that arise from the case reviews, will be passed back to the Money and Home Energy Adviser to action accordingly. This feedback and any learnings will be considered by the Housing Manager before final sign off.
- 8.2 All records will be maintained in line with our policies on record keeping and report writing.

9.0 Partnership Working

- 9.1 We will work in partnership with a range of organisations skilled to provide support to our tenants and will make onward referrals where this is appropriate to do so.
- 9.2 We participate in various Financial Inclusion Forums in East Lothian and further afield.

10.0 Resources & Training

- 10.1 We recognise that accurate advice cannot take place without a commitment of resources, both financial and human. We make provision in our budgets and in our staffing resources for publicity, promotional activities, tenant involvement and staff training.
- 10.2 We review staff training requirements annually, as part of the Appraisal Process and plan for appropriate training.
- 10.3 The Money & Home Energy Adviser will provide benefits and energy advice awareness raising material for relevant staff.

11.0 Monitoring of Service

- 11.1 We carry out surveys to measure satisfaction with the Money & Home Energy Advice Service provided to tenants and will continually review these.
- 11.2 The Housing Manager will receive regular reports of current cases and performance.
- 11.3 The Performance Committee is responsible for monitoring our Money & Home Energy Advice Service. To do this effectively, the Committee will be provided with:

- Quarterly reports on service use and activity
- An Annual Service Review
- An annual report on levels of satisfaction

12.0 Policy Review

The Director of Housing is responsible for reviewing this policy every five years or sooner if events, including customer feedback, require an earlier revision. Any significant changes recommended will be submitted to the ELHA Board for approval.

East Lothian Housing Association

Money & Home Energy Advice Service Remit

Type of Service: Money & Home Energy Advice

Our staff will actively work with you to identify the specific money or home energy issues that you want help with. They will discuss your options and agree a course of action with you. They will provide practical assistance according to your needs. If it is necessary and appropriate they will refer you to another agency that is better able to take action on your behalf.

Location

The service is provided from the East Lothian Housing Association's office at 18 - 20 Market Street, Haddington, East Lothian.

Methods of delivery

We provide passive advice online at elha.com 24-hours a day.

During office hours, the Money & Home Energy Adviser is normally available to provide full advice by appointment to suit the tenants needs, either by telephone, in the office or at home. Our Housing staff and online Live Help service can provide basic information and make appropriate referrals to the Money & Home Energy Advice Service.

Our normal office opening hours are:

Monday	9.00am – 4.30pm
Tuesday	10.00am – 4.30pm
Wednesday	9.00am – 4.30pm
Thursday	9.00am – 4.30pm
Friday	9.00am – 4.00pm (by appointment only)

We also provide general information by letter, printable web-pages, Facebook, e-news and in our printed Newsletter, Talkback.

Remit / Purpose of the service

We provide a free, confidential, holistic Money & Home Energy Advice Service to our tenants and members of their household, looking at all aspects relating to money issues, energy and fuel poverty.

Information and advice is available on the following:

- **Budgeting**

Designing a personal budget, which lists all your income and outgoings, and help you to work out where you can make savings.

- **Benefits, including Universal Credit**

Making sure you are receiving all the benefits you are entitled to, and that you don't have any unnecessary deductions from your benefits.

- **Debt repayment**

Explaining which debts should be given priority and why this is so important. Contacting creditors on your behalf to mediate and negotiate affordable repayment plans.

- **Energy advice**

Arranging for you to have your home checked to make sure you are not paying too much for your gas and electricity, and that you can make the most efficient use of your heating. Providing household management advice, for example, on condensation.

Providing billing advice; tariff assistance, and a fuel switching service to secure cheaper tariffs and financial savings.

Assisting you with disconnections / reconnections.

Negotiating with energy suppliers on your behalf, resolving incorrect billing, ensure refunds as appropriate and assisting with complaints.

Assisting with applications for the Warm Home Discount.

Mediating and negotiating on your behalf with appropriate agencies, for example, Ofgem and utility companies.

Assisting you with compensation claims.

- **Grants & loans**

Applying for one-off grants and loans which may be available from the Local Authority or charitable organisations, and hardship funds.

If you need more help than we can offer our staff will, wherever possible, refer you to another agency which has the expertise to help.

East Lothian Housing Association

- Provides the service free of charge
- Processes all data held in line with Data Protection legislation
- Complies with all Health and Safety and Human Rights legislation
- Ensures the officer providing the advice will not discriminate between clients on the grounds of age, disability, gender reassignment, marriage & civil partnership, pregnancy & maternity, race, religion or belief, sex & sexual orientation
- Will make information available in different formats, or provide appropriate translation services, if you need them
- Ensures we clearly explain the remit, boundaries and limitations of the advice service
- Has a complaints procedure in place and makes all customers aware of this