



Money Advice

Our Money Advice Team are here to help you look after your money, deal with creditors and manage your debt. We also give advice on all types of welfare benefits, including Universal Credit.

If you're an SCH tenant or leaseholder, we'll do all we can to help you meet your rent payments and maximise your income. We also take referrals for homeless prevention advice, whether you rent or own your home.

If you need our help, you can expect high quality money advice, as we're recognised for it.

These are our Money Advice Service Standards

We will:

- Offer free and confidential money advice when you need it.
- Help you to keep up payments on your home, manage your money, deal with debt and give you welfare benefits advice.
- Make it easy for you to access money advice via phone, email and face to face.
- If you ask for help, we will book an appointment to meet you:
 - ✓ Within 5 working days or
 - ✓ Within 2 working days if you are facing an immediate threat of homelessness
 - ✓ Reply to your emails or letters within 5 working days.
- Have highly-skilled and helpful advisors giving you quality money advice all year round.
- Use a range of useful tools and calculators to help you manage your money and stay in control.
- Aim to keep up our Advice Quality Standard, which we are proud to hold.
- Always tailor our service to meet your needs and offer additional support if you are vulnerable.
- We will listen and use language which is easy to understand.

To help you make the most of your income and keep up payments on your home we will:

- Do a benefits check to make sure you are receiving any benefits you are entitled to claim, at the appropriate rate.
- Help you to claim any benefits you are entitled to.

- Find out if you are entitled to help with your housing costs or other benefits from the Department for Work and Pensions.
- Support you to resolve benefit-related issues you may have with the DWP, HMRC or Local Council.
- Check that your tax code is accurate, so your tax is paid appropriately.
- Support you to budget your money, so your rent is the first payment you make.

To help you keep on top of your debt and aim for a debt free future, we will:

- Complete a financial statement to help you budget, recognise your spending habits and to use as a tool to negotiate payments with creditors.
- Negotiate with creditors on your behalf to try and agree affordable repayments.
- Inform you of any response from your creditors within 2 working days.
- Work with you to consider applications for insolvency options, such as a Debt Relief Order or Bankruptcy in exceptional circumstances.
- Help you to apply:
 - ✓ to charities for items – white goods, beds
 - ✓ for reductions in bills – water charges or energy switch to a cheaper tariff
 - ✓ funding to meet housing costs – discretionary housing payment
- Help with fuel top-ups if you are in need, making it quick and easy to obtain fuel credit via your mobile phone at a Pay Zone.
- Help you to access affordable financial products and services to meet your needs.

Helping to prevent Homelessness

If you are not an SCH tenant but you are facing homelessness, our Home Options team may refer you to us for a homeless prevention support.

- We will contact you to offer a money advice appointment:
 - ✓ Within 10 working days where there is no immediate threat of homelessness
 - ✓ Within 2 working days where there is an imminent threat of homelessness
 - ✓ Contact you within 2 working days if you've been placed in temporary accommodation to assist you with a benefit application to meet your housing costs.
- We will assess whether you can afford to continue living in your home with an 'affordability assessment' and advise you on your options and let your housing officer know the outcome.
- Help you to complete legal documents responding to a Claim for Possession.
- Complete a financial statement to help you understand your spending habits and set priorities for paying bills, so you can pay your mortgage or rent first.
- Complete a benefits check and advise you about any benefits you may be entitled to.
- We work with a range of local partners all working to prevent homelessness.
- Help you to apply for a court hearing in order to prevent your homelessness.
- Advise you about any other assistance, which may help you to keep up payments for your home.

We ask you to:

- Get in touch early if you have money worries, we're here to help.
- Don't panic and take out a loan with high interest rates, we're here to help.
- Don't ignore letters that you're afraid of or don't understand, we're here to help.
- Respond when we ask you to contact us within five working days, we're here to help.
- Supply all relevant information we ask for, such as your household income and costs, any benefits you receive and loan payments you are making so we can help you.

How will we keep a check on our standards

We will:

- Carry out case reviews every 28 days and a 10% audit on random cases to check that we are doing what we promised.
- We will regularly report how we are doing to our SCHape Residents' Panel – made up of customers who scrutinise our service.
- Use feedback from surveys, compliments, complaints and general comments to improve our service.

How will we update you on how we are doing?

- In our Annual Report we will tell how well we helped to reduce rent arrears due to money advice. – Our target for 2020/21 is reduce rent arrears by £350,000.
- We'll provide information about our Money Advice services through our quarterly newsletter.
- Provide up to date information on our website at www.solihullcommunityhousing.org.uk
- Share posts on Facebook, Twitter and Instagram for you to see what we are up to.

The Annual Report appears on our website and is carried in the Autumn newsletter.

We will review our Service Standards

When we:

- Review our KPIs as part of our annual service delivery plan.
- Update our policies or review our services.
- When your valued feedback is telling us we need to look at things again.