

A meeting of the Management Committee will take place on
Thursday 24 February 2022 at 7.00pm by Teams.

Please advise staff if you are unable to attend.

Joyce Bolan
Secretary

B U S I N E S S

1.0 GENERAL

- 1.1 Apologies
- 1.2 Declaration of Interest by Management Committee Members
- 1.3 Minutes of 26 November 2021 – **for approval**
- 1.4 Action List – for information
- 1.5 Matters Arising

2.0 GOVERNANCE

- 2.1 Secretary's Report – for information
- 2.2 Key Performance Indicators 2021/22 – for information

3.0 PRIORITY ITEMS

- 3.1 Care & Repair Budget 2022/23 – for information

4.0 POLICIES

- 4.1 Temporary Housing and Decant Policy Review – **for approval**
- 4.2 Emergency Call-out Policy Review – **for approval**
- 4.3 Disclosure Scotland Use of Information Policy Review – **for approval**
- 4.4 Openness and Confidentiality Policy Review – **for approval**
- 4.5 Money and Home Energy Advice Service Policy – **for approval**

5.0 BUSINESS MANAGEMENT

6.0 ANY OTHER BUSINESS

DATE OF NEXT MANAGEMENT COMMITTEE MEETING

Thursday 24 March 2022 at ELHA Head Office, Haddington, at 7.00pm

Secretary's Report – for information

1.0 Membership

No New applications for Membership have been received.

2.0 Use of Seal for Homologation

No use of the Seal to report.

Key Performance Indicators 2021/22

Report by Martin Pollhammer, Chief Executive – for Information

1.0 Introduction

The Association's Key Performance Indicators (KPI's) for the third quarter of 2021/22 are attached as **Appendix 1** to this report.

2.0 ELHA Performance

The Association has missed the following targets:

2.1 Unit Reactive Maintenance Costs

Unit Reactive Maintenance Costs are £798 compared to the target of £683. The main reasons for the overspend are the R3 Lockdown Support Fee for April 2021, the profitability adjustments, and catchup works from the 2020/21 pandemic restrictions.

2.2 Stock Condition Inspections Completed

As previously reported, the 20% sample Stock Condition Survey scheduled for 2020/21 would, in normal circumstances, have been completed in early Autumn 2020. As this survey involves extensive access being required to the homes of tenants, this was delayed due to the pandemic restrictions. It had been hoped that this could be added to the 20% scheduled for 2021/22 and carried out in Quarter 3 and 4 of this financial year, however, as restrictions continued and the climate, albeit improving, remains uncertain, this will not now be progressed this financial year.

It was previously noted that the delay in restarting inspections until 2022/23 would mean that consideration would be given to increasing the annual sample size up to 30% each year until the programme is back on schedule. This is now the preferred course of action and the first phase of this will be progressed by the Asset Manager in the late summer / early autumn of 2022.

2.3 Average time taken to complete non-emergency repairs.

Performance in this area is now within target for Quarter 3 and reflects the slightly improved situation with respect to availability of materials and labour resources. Although the Year To Date figure remains outwith Target, it is anticipated that this will show further improvement towards target at year end as a result of the Quarter 4 outcomes.

2.4 Gold Key Tenants

Gold Key Tenants have increased during the quarter by 0.5% but still remain under target. Emphasis continues to be placed on contacting those tenants who do not have a My Home account and / or who are not paper-free.

2.5 Audit & Assurance Committee Attendance

Quarter 3 attendance was well above target, but the Year to Date figure remains below target. A similar attendance level at the February 2022 meeting to the November 2021 meeting would result in above target performance for the year.

2.6 Percentage of Tenants Paper-Free

There has been an increase in paper-free tenants during the quarter and figures now sit just below the target by 1% (13 tenants). Emphasis continues to be placed on contacting those tenants who do not have a My Home account, or who are not paper-free, and home visits commenced in November 2021 but were quickly stalled due to pandemic restrictions. These visits recommenced February 2022 after restrictions were lifted. It is important for the Association to know whether there are any barriers preventing tenants signing up to this service and accessing Key Tenant Scheme Rent Discounts, or whether this is an informed choice.

Key Performance Indicators 2021/22

Appendix 1

Performance Indicator	Quarterly Target	Q1	Q2	Q3	Q4	2021/22 Target	2020/21 Actual	Year to Date	Status
Rental Income									
Non-technical arrears as % of rental income	3.0%	2.86%	2.71%	2.74%		3.0%	2.84%	2.74%	😊
Bad debts written off as % rental income	1.75%	0.98%	0.45%	-0.08%		1.75%	0.67%	-0.08%	😊
Voids as % of rental income	0.75%	0.53%	0.57%	0.53%		0.75%	0.35%	0.53%	😊
Finance									
Interest cover (loan covenants)	110%	268%	229%	268%		110%	288%	268%	😊
Gearing (loan covenants FRS102 definition)	<37%	24%	24%	24%		<37%	25%	24%	😊
Current assets as a % of current liabilities	100%	149%	155%	165%		100%	146%	165%	😊
Unit management costs	£1,769	£1,491	£1,572	£1,607		£1,663	£1,693	£1,607	😊
Unit reactive maintenance costs	£683	£841	£849	£798		£667	£794	£798	😞
Asset Management									
Stock condition inspections completed	cumulative	0%	0%	0%		20%	0%	0%	😞
Gas services completed within timescale	cumulative	100%	100%	100%		100%	99%	100%	😊
Planned maintenance contracts with >5% overspend	0	0	0	0		0	0	0	😊
Average time taken to complete emergency repairs	< 2 hours	01:09	01:15	01:18		< 2 hours	01:28	01:16	😊
Average time taken to complete non-emergency repairs	< 6 days	8.76	7.4	5.7		< 6 days	5.70	6.5	😞
Repairs completed right first time	85%	92%	91%	93%		85%	94%	92%	😊
Repair appointments kept	93%	97%	98%	98%		93%	97%	98%	😊
Housing Management									
Properties allocated after 3 or more refusals	0	0	1	0		0	0	1	😊
Number of evictions carried out	no target	1	0	0		no target	1	1	😊
Number of ASBO's in force against tenants	no target	0	0	0		no target	0	0	😊
Bronze Key Tenants	43.0%	45.7%	45%	45.2%		43%	0	45.2%	😊
Gold Key Tenants	20.0%	14.0%	15.1%	15.6%		20%	14.6%	15.6%	😞
Platinum Key Tenants	20.0%	21.2%	21.0%	21.3%		20%	20.7%	21.3%	😊
Corporate									
Number of accidents reportable to HSE	0	0	0	0		0	1	0	😊
% working days lost through long term sick leave	5%	0.0%	3.2%	4.80%		5%	0.20%	2.7%	😊
% working days lost through short term sick leave	2%	0.91%	1.1%	1.50%		2%	0.35%	1.2%	😊
Management Committee Attendance	75%	80%	77%	83%		75%	87%	80%	😊
Audit & Assurance Committee Attendance	75%	60%	60%	86%		75%	83%	67%	😞
% of Tenants using their My Home Account	83%	84%	84%	85%		83%	82%	85%	😊
% of Tenants Paper Free	83%	81%	82%	82%		83%	80%	82%	😞

😊 Performance Excellent 😞 Performance Satisfactory 😞 Performance Poor

Care & Repair Business Plan 2022/23

Report by Paula Oliver, Director of Finance – for Information

The table below is an extract from the current Care & Repair Business Plan, showing the proposed Budget for the service for 2022/23.

The five-year funding agreement from East Lothian Council, which was fixed at £329,891 per year ends at 31 March 2022. A funding bid of £398,840 for 2022/23 was submitted to the Council in November 2021, to cover increasing costs and a projected cumulative deficit at the end of 2021/22 of £26,000.

Unfortunately, the Council has notified the Association that it will only be awarding funding for 2022/23 at the same level as the previous 5 years, i.e. £329,891.

Expenditure has been reviewed and savings identified to enable the Service to operate within this level of funding. The key saving is to maintain the current vacant SRS Officer post (the incumbent resigned from the Service in December 2021) throughout the year. Planned improvements to the Service's software are also proposed to be put on hold.

As a result of the vacant SRS Officer post, expenditure for the last quarter of 2021/22 will be reduced and the cumulative deficit at the end of March 2022 is now estimated to be in the order of £19,000. The surplus of £16,000 projected for 2022/23 should therefore largely cover this deficit, leading to a projected cumulative deficit at the end of 2022/23 in the order of £3,000.

It is noted that the RPI inflation figure used of 5% is lower than current rates. This is due to the timing of the funding bid which was prior to the Association setting its budget for 2022/23 and when inflation rates were lower.

CARE AND REPAIR SERVICE BUSINESS PLAN, INCOME AND EXPENDITURE ACCOUNT	BUDGETED 2021/22	PROJECTED 2022/23
Inflation rate assumed - RPI	1.00%	5.00%
Inflation rate assumed - salaries	0.80%	4.00%
	£	£
INCOME:-		
ELC	329,891	329,891
Medical Adaptations Administration Fees	2,200	2,200
TOTAL INCOME	332,091	332,091
EXPENDITURE:-		
DIRECT COSTS:-		
Salaries	146,485	117,518
Employers NI	12,630	10,070
Employers pension contributions	41,543	39,000
Employers pension deficit payment	29,800	30,694
Other staff costs and training	1,465	1,845
Electrical Safety Service	13,803	11,493
TOTAL DIRECT STAFF	245,727	210,621
INDIRECT COSTS:-		
ADMIN & MGMT SERVICES	19,888	20,684
TRAVEL/SUBSISTENCE		
Essential car user allowance	2,840	2,941
Vehicle leasing, fuel, and maintenance	10,429	5,640
Vehicle Insurance	1,700	893
Travel/Subsistence	2,363	2,341
TOTAL TRAVEL/SUBSIST	17,332	11,815
OFFICE OVERHEADS		
DIRECT COSTS		
IT Systems	35,565	28,476
Materials, Tools & Equipment	1,000	500
Telephone	1,003	1,053
Print/Publicity/Adverts	1,416	1,487
Postage	639	671
Office Equipment	250	263
SHQM Accreditation	-	-
Professional Indemnity	657	690
TOTAL DIRECT O/HEADS	40,530	33,140
INDIRECT COSTS		
General Overheads	36,786	31,709
Stationery/Office Materials	7,395	6,665
Audit	1,138	1,195
TOTAL INDIRECT O/HEADS	45,320	39,569
TOTAL EXPENDITURE	368,797	315,827
SURPLUS/DEFICIT	(36,706)	16,264

Temporary Accommodation and Decants Policy Review

Report by Karen Barry, Director of Housing – for approval

1.0 Introduction

The Temporary Accommodation and Decants Policy is due for its periodic review.

2.0 Policy Changes

Only very minor changes are recommended at Appendix 3 of the policy and are tracked in the **Policy Document** attached to this report.

As no significant changes are being made, tenant consultation has not been necessary. Feedback was sought from East Lothian Council to make staff aware of the policy review, but no response was received.

Recommendation

The Management Committee is asked to approve the revised Temporary Accommodation and Decants Policy.

ELHA POLICY

Date Issued November 2011

Department Corporate

Title Temporary Accommodation and Decants

Review Date February 2022

Objective To ~~d~~Describe the Association's ~~a~~Approach to ~~p~~Providing ~~t~~Temporary and ~~d~~Decant ~~a~~Accommodation for ~~t~~Tenants

Responsible Director of Housing

Next Review Date February 2027

1.0 Introduction

- 1.1 We do not provide emergency accommodation for housing applicants but there are occasions when we may have to find temporary accommodation for our tenants because of an emergency, such as fire, flood or structural problems. Although we will try wherever possible to avoid it, we may also have to move tenants out of their homes to allow maintenance to be carried out.
- 1.2 We recognise that such situations may be stressful for the tenants and will do all that we can to minimise the stress and disruption. We will ensure that good communication is maintained both with the tenants and within the Association to make the process as problem free as possible.
- 1.3 While the tenant is decanted they will continue to be the secure tenant of their original home. The Association will make arrangements as detailed in this policy. The tenant will be responsible for ensuring that their home contents insurance continues to provide cover.
- 1.4 We will always seek to agree voluntary decant arrangements with the tenant, however, where essential work is required if the tenant refuses to move we may take action to enforce the move using ground 10 of Schedule 2 part 1 of the Housing (Scotland) Act 2001.
- 1.5 Since tenants will normally be moved out because extensive work is required to their permanent home they will not be allowed to leave anything in the property or to access their home for the duration of the works.

2.0 Emergency Accommodation

2.1 The situations when our tenants require emergency accommodation will normally be covered by the provisions of the Homelessness etc (Scotland) Act 2003 which places a duty on the local authority to provide temporary accommodation for people made homeless by fire, flood or other disaster.

2.2 In these situations, the emergency services (if involved) will normally contact the Homelessness Service at East Lothian Council directly. If no-one has already done so the ELHA member of staff first contacted will liaise with the Homelessness Team to ensure that accommodation is made available for the tenant.

2.3 We will co-operate fully with the Homelessness Team by providing necessary information and ensure that communication is maintained with the tenant for as long as they need to be away from their home.

3.0 Short Term Temporary Accommodation

3.1 There will be occasions when we require a tenant to move out so that essential work can be carried out to their home.

3.2 The action taken in these situations will depend largely on the likely duration of the work and the availability of suitable alternative accommodation.

3.3 Asset Management will inform Housing immediately they are aware that temporary accommodation may be required for a tenant so that Housing can involve the tenant in exploring the best options for temporary accommodation.

3.4 If the work is to take a short time, generally up to two weeks, the best option is likely to be bed and breakfast accommodation or, if available, a holiday home.

3.5 The decision as to the type of accommodation to be offered will be reached in consultation with the tenant and will take account of:

- The family composition
- Any health issues
- Proximity to work/schools
- Transport
- Wherever possible, the tenant's preferences

Where a decant to another property is required unless agreed otherwise with the tenant we will comply with Part 2 of schedule 2 of the Housing (Scotland) Act 2001 which defines suitable alternative accommodation.

4.0 Longer Term Temporary Accommodation

- 4.1 Where accommodation is required for a longer period or for more than one family (e.g. planned upgrading) it will normally be better to try to secure suitable decant accommodation.
- 4.2 Given the size of our Housing stock and low turnover it will usually be difficult to secure accommodation from within our own stock.
- 4.3 Housing will therefore gather information about the family(s) to be moved and the likely duration of the temporary move before seeking help from other social housing providers in providing decant accommodation.
- 4.4 Where another provider assists in providing the accommodation, we will generally enter into a lease with that provider.
- 4.5 Where a full decant service is required we will discuss the feasibility of a permanent move with the tenant and if this is agreed we will meet the costs detailed below for a one way move only.

5.0 What We Will Provide

- 5.1 If temporary accommodation is provided by East Lothian Council under the Homelessness legislation, ELHA will play no part in the arrangements and the cost will be covered by East Lothian Council.
- 5.2 If the tenant is moved into bed and breakfast accommodation by ELHA we will arrange and pay for:
 - the bed and breakfast accommodation
 - taking furniture into and out of storage if required
 - storage costs
 - uplifting and re-laying floor coverings if required
 - replacing flooring if damaged

In addition, a daily allowance will be paid to the tenant to cover the costs of meals, laundry and other out of pocket expenses including travel if it has not been possible to locate the tenant close to their home. Levels for allowances are reviewed annually and set out in our Authorisations and Standard Allowances Policy.

- 5.3 If the tenant is moved into a holiday home we will arrange and pay for:
 - the holiday home rental
 - taking furniture into and out of storage if required
 - storage costs
 - uplifting and relaying floor coverings if required

- replacing flooring if damaged

No daily allowance will normally be paid because the holiday home has cooking and laundry facilities but excess travel costs will be paid if it has not been possible to locate the tenant close to their home. Levels for allowances are reviewed annually and set out in our Authorisations and Standard Allowances Policy.

- 5.4 If the tenant is moved into another ELHA property a summary of the arrangements to be made and by whom is provided at **Appendix 1**. ELHA will as necessary arrange and pay for:

- Removal to and from the decant property
- Uplifting/re-laying floor coverings as required
- Dis/re-connecting appliances such as cookers and washing machines
- Re-directing mail (if required)
- Dis/re-connect telephone (if required)
- Re-location of Community Alarm (if applicable)

Excess travel costs will also be paid if it has not been possible to locate the tenant close to their home. Levels for allowances are reviewed annually and set out in our Authorisations and Standard Allowances Policy.

In addition, we will arrange utility supplies to ensure that the tenant has heating and hot water in the decant property.

- 5.5 The tenant will be responsible for ensuring that their home contents insurance continues to provide adequate cover and for arranging services such as satellite ~~t.v~~TV or broadband. Reasonable costs incurred will be met by the Association.

- 5.6 If an allowance is to be paid to the tenant during the period they are unable to live in their home this will be agreed and confirmed in writing to the tenant when other details of the temporary accommodation arrangements are confirmed.

- 5.7 Arrangements for payment of the allowance will be confirmed at the outset but interim payments will be made where required.

- 5.8 Payments due to the tenant under this policy may be offset, wholly or partly, against any debt owed to the Association.

6.0 Rental Payments

- 6.1 The tenant will continue to be liable for the rent on their original home.

- 6.2 The Association will meet the costs of the decant property and, in addition, if the rent for the decant property is lower than the rent for the tenant's permanent home will credit the rent account with the difference between the decant property rent and the permanent property rent.
- 6.3 If the tenant is in receipt of Housing Benefit we will write to the Housing Benefit department at East Lothian Council confirming that the tenant will be returning to their main home to ensure that Housing Benefit continues to be paid on the main home.

7.0 Council Tax

- 7.1 The tenant will remain responsible for the Council Tax due on their permanent home but may apply to East Lothian Council for a reduction covering the period that the property is empty and undergoing repair. It is the tenant's responsibility to apply for this, failing which they must continue to pay Council Tax.
- 7.2 -If a property is used for a succession of decants, Council Tax will be due when the property is occupied and may be waived for periods when the property is empty awaiting the next occupant. We will be responsible for ensuring that the Council Tax liability is calculated correctly and will meet the cost of the Council Tax due on properties being used for decant.

8.0 Review

The Director of Housing will ensure that this policy is reviewed at least every 5 years by the ~~Housing & Property Services Sub-Management~~ Committee.

Action	By Whom
Identify need for temporary accommodation	Asset Manager
Inform Housing of need for accommodation, the likely duration of the move and the urgency required	Asset Manager
Consider options and discuss requirements with tenant	Housing Manager/Housing Officer
Identify preferred option and advise Asset Management	Housing Manager
If decanting to suitable property	
Identify suitable temporary property	Housing Officer/Housing Manager
Prepare property for decant (including cleaning where required)	Asset Management
Arrange floor coverings if required	Asset Management
Ensure gas and electric supplies are available	Asset Management
Book <u>r</u> Removal	<u>Housing</u> <u>Asset</u> <u>Management</u>
Arrange dis/re-connection of appliances	Asset Management
Arrange mail re-direct if required	Housing
Arrange phone dis/re-connect if required	Housing
Arrange for Community Alarm to be re-located if required	Housing
Recommend payment of any allowance	Housing Officer/Housing Manager
If applicable, write to HB confirming tenant will be returning	Housing Officer
Confirm arrangements to tenant in writing	Housing
Get decant Tenancy Agreement signed before tenant moves	Housing
Ensure garden maintained whilst property under repair	Housing
Confirm date for tenant to move back giving a minimum of one weeks notice	Asset Management
Ensure property ready for tenant to return to	Asset Management
Arrange removal back to permanent home	<u>Asset</u> <u>Management</u> <u>Housing</u>
<u>Ensure all information relating to costs incurred are passed to the Finance Manager</u>	<u>Housing & Asset</u> <u>Management</u>

Emergency Call Out Policy Review

Report by Martin Pollhammer, Chief Executive – for Approval

1.0 Introduction

The Association's Emergency Call-Out Policy is due for review. This Policy describes the Association's arrangements for dealing with emergencies out-with office hours.

No changes are proposed to the Policy.

The revised **Policy Document** is attached to this report.

2.0 Staff Consultation and Note for Management Committee Members

The policy has been through staff consultation with the Joint Consultative Committee (JCC) at its meeting on 24 November 2021. No amendments were required by the JCC, which therefore agreed that the policy should be presented to the Management Committee for approval.

Recommendation

The Management Committee is asked to approve the Emergency Call Out Policy.

ELHA POLICY

Date Issued	December 2003
Last Review Date	November 2021
Department	Corporate
Title	Emergency Call-out Policy
Objective	To describe the Association's arrangements for dealing with emergencies out-with office hours
Responsible	Chief Executive
Next Review Date	November 2026

1.0 INTRODUCTION

- 1.1 We do not have staff continually on-call to cover maintenance or any other type of emergency out-with office hours. The reasons for this are:
- (i) Tenants, owner-occupiers and the Police have direct access to our maintenance contractors, R3 Repairs who operate a 24-hour emergency service.
 - (ii) There is no evidence of a need for staff cover to supplement this.
 - (iii) R3 Repairs provides an out of hours emergency cover as part of our contract with them.
 - (iv) In serious situations where a tenant needs temporary accommodation, East Lothian Council has a statutory duty in terms of the Homelessness etc (Scotland) Act 2003. The Council operates a formal on-call system and is usually the first point of contact for the emergency services, regardless of who owns the property.
- 1.2 Staff would not normally be expected to respond to any call-out (except for the office alarm – see below) unless the circumstances are exceptional. It is therefore important that all managers and directors have access to staff contact numbers and that staff have their manager's and director's phone number.

The remainder of this document will define these circumstances, explain the role of staff in such incidents and set down the level of remuneration and related conditions.

2.0 “EXCEPTIONAL CIRCUMSTANCES” AND ROLE OF STAFF

2.1 *Major Incident*

2.1.1 A staff representative will be expected to be present at a major incident. The situation might be what is commonly termed a “disaster scenario” (or a potential disaster) or might involve severe and extensive damage (or risk of damage) to Association property, and/or loss of life (or is life threatening). The cause might be fire, flood, structural instability or other incident.

2.1.2 In these circumstances the primary role of the staff member would be to represent the Association. They would be the main point of contact for any emergency service and would be available to give information and authorisation. The staff representative would also be able to convey information back to their colleagues on return to work to enable swift action if required.

2.1.3 Our Business Continuity Plan sets out in detail how we respond to major incidents, and includes details of Business Continuity Plan Team members and contact details. It also contains up to date contact details for all staff members.

2.2 *Other office Incidents*

2.2.1 On the very rare occasion, staff, who are not part of the Business Continuity Team, may be called to the office either in the evening or at the weekend to deal with a situation that may otherwise compromise the business. An example may be an IT failure at the weekend which would need to be rectified before business opening on the Monday morning.

2.2.2 In these circumstances the manager would be the first point of contact. However, they may need to call a member of their staff to help resolve the situation.

3.0 OFFICE ALARM AND OTHER DISTURBANCES

3.1 Responding to a call out caused by the office alarm being activated is in a different category from the “exceptional circumstances” scenario described above. Most routinely, it does not represent any major incident but it has to be dealt with.

Our emergency service keyholder, G4S will attend any activation of the alarm. In the event of an alarm activation, G4S will check the premises and reset the alarm (G4S will leave an attendance/issue report in the premises) if the fault is found to be an alarm system rather than an issue on the premises, Border Safeguard will be called by G4S to attend the premises to repair and reset the alarm.

If the alarm is activated by any other means, G4S will attend site and contact both Border Safeguard and a member of staff who is a key holder to request them to attend the site. An example would be a break in or fire.

- 3.2 It should be recognised that there might be circumstances that require more onerous remedial action to be taken. For example, the keyholder might be required to contact a joiner or the alarm company and await their arrival and the completion of any necessary works.
- 3.3 There may be other occasions when a member of staff is contacted whilst not at work, but that does not require their physical attendance on site. Such disturbances should be kept to a minimum and the existence of an allowance should not allow a culture to develop where staff are regularly contacted when not at work. However, if a staff member is contacted when not at work, the allowances at section 16.2 will apply.

4.0 TERMS AND CONDITIONS

- 4.1 It is accepted that such duties are not an explicit part of existing Conditions of Service or Job Descriptions. Only those staff members with the experience required to deal with such situations will be asked to go on the contact list which will be held by the Emergency Services, East Lothian Council, G4S and Borders Safeguard An up to date list of these details are also contained within our Business Continuity Plan which is reviewed annually.
- 4.2 It is not practical to establish a rota. A list of contacts would be used with the first successful contact attending the incident. However, the list will recommend the sequence in which contact should be attempted.
- 4.3 It is envisaged that such call-outs will be most infrequent and so the collective cost of attending these incidents will not be significant in terms of our turnover. However, the individual incident would be likely to be inconvenient, uncomfortable, and onerous and this has to be recognised financially. The recommended scale of remuneration is set out in our Authorisations and Standard Allowances Policy, and is reviewed annually Alternative conditions (such as time off in lieu) may be negotiated with the line Manager.

5.0 MONITORING AND REVIEW

- 5.1 The Chief Executive is responsible for ensuring that this policy and the procedures which support it are followed.
- 5.2 The Chief Executive will ensure that the Management Committee reviews the policy at least every five years.

Extract from Authorisations and Standard Allowances Policy

16.0 STAFF CALL-OUT RATES

16.1 Call-Out Rates (ELHA) (Physical Attendance)

ELHA staff who are called out of normal working hours to attend an emergency are entitled to claim an additional payment. The current rates for these additional payments are as follows:

Time of Call-Out	Hourly Rate
Day (Office shut) - 08.01hrs to 20.00hrs	Hourly Rate x 1.5
Night - 20.01hrs to 08.00hrs	Hourly Rate x 2
20.01hrs on 24 Dec. to 08.00hrs on 26 Dec.	Hourly Rate x 3
20.01hrs on 31 Dec. to 08.00hrs on 2 Jan.	Hourly Rate x 3

16.1.1 Minimum Call-Out Fee

The **minimum** call-out fee paid will be **2 x** the relevant hourly rate up to the first 2 hours. Each hour (or part thereof) after this will be paid at the relevant hourly rate.

16.2 No Call-Out Required – Telephone or Text Response

The fee for responding to a call or text that does not require a physical attendance will be paid at the rate of £16 for the first call or text and £8 for subsequent calls or texts received or made for the same incident, up to a maximum of £56 for one incident.

At Night (as defined at 16.1), the payment will be £24 for the first call or text and £12 for subsequent calls or texts to a maximum of £84.

At Christmas and New Year (as defined at 16.1), the payment will be £32 for the first call or text and £24 for subsequent calls or texts to a maximum of £112.

Redirecting a call or text to a colleague or another service will attract a flat payment of £12 irrespective of time or date.

Disclosure Scotland – Use of Information Policy Review

Report by Martin Pollhammer, Chief Executive – for Approval

1.0 Introduction

The Disclosure Scotland – Use of Information Policy is due for review. The attached **Policy Document** has proposed changes tracked.

2.0 Proposed Changes

Under section 7.0 (c), the proposed amendment is to remove “Where a Disclosure is to form part of the recruitment process” and “selected for interview” and replace with the sentence “We will encourage all applicants to provide details of their criminal record at an early stage in the application process”. This is because all applicants, in all roles (and not just those selected for interview), are asked to disclose details of any criminal records as part of the Application Form they fill out when applying for the role.

Disclosing this information as part of the application process allows for discussions to be had with the individual regarding their criminal record in relation to the post they have applied for if necessary. Disclosure Checks are only be carried out where an offer of employment is being made. Offers of posts requiring Disclosure Checks are conditional subject to a satisfactory Disclosure Report.

Recommendation

The Management Committee is asked to approve the revised Disclosure Scotland – Use of Information Policy.

Date Issued	March 2007
Date Reviewed	February 2022
Department	Management
Title	Disclosure Scotland – Use of Information Policy
Responsible	Chief Executive
Next Review Date	February 2027

Policy Statement

1.0 General Principles

The aim of this policy is to ensure that we comply fully with the Code of Practice ([“the Code”](#)), issued by Scottish Ministers, regarding the correct handling, holding, [storage](#) and destroying of Disclosure information provided by Disclosure Scotland under Part V of the Police Act 1997 (“the 1997 Act”), or under the Protection of Vulnerable Groups (Scotland) Act 2007 (“the 2007 Act”) for the purposes of assessing applicants' suitability for positions of trust.

The policy also aims to ensure that we comply fully with the Data Protection Act [1998 2018](#) (“the [1998 2018](#) Act”) and other relevant legislation relating to the safe handling, use, storage, retention and disposal of Disclosure information, and ensures that we have a written policy on these matters. This policy is available publicly on [elha.com](#).

We are not registered directly with Disclosure Scotland but with the “umbrella body” Employers in Voluntary Housing (EVH) who provide us with counter-signatory services.

2.0 Usage

We use Disclosure information only for the purpose for which it has been [requested and](#) provided. The information provided by an individual for a position with us is not used or disclosed in a manner incompatible with the purpose. We process personal data only with the express consent of the individual. We notify the individual of any non-obvious use of the data, including further disclosure to a third party, identifying the Data Controller, the purpose for the processing, and any further relevant information.

3.0 Handling

We recognise that, under section ~~124~~ 124¹ of the Police Act 1997 and section 66 and 67 of the 2007 Act, it is a criminal offence to disclose Disclosure information to any unauthorised person.

We, therefore, only pass Disclosure information to those who are authorised to see it in the course of their duties. We will not disclose information provided under section 115(8) of the 1997 Act, namely information which is not included in the Disclosure, to the subject.

4.0 Access and Storage

We do not keep Disclosure information on an individual's personnel file. It is kept securely, in lockable, non-portable storage containers. Access to storage units is strictly controlled to authorised and named individuals, who are entitled to see such information in the course of their duties.

5.0 Retention

We do not keep Disclosures or Disclosure information for any longer than is required after a recruitment (or any other relevant) decision has been taken. In general, this is no longer than six months. This is to allow for the resolution of any disputes or complaints. Disclosure information will only be retained for longer than this period in exceptional circumstances, and in consultation with Disclosure Scotland. -The same conditions relating to secure storage and access will apply during any such period.

6.0 Disposal

Once the retention period has elapsed, we will ensure that Disclosure information is immediately destroyed in a secure manner i.e. by shredding, pulping or burning. We will not keep Disclosure information which is awaiting destruction in any insecure receptacle (e.g. a waste bin, unlocked desk/cabinet or confidential waste sack). We will not retain any image or photocopy or any other form of the Disclosure information. We will, however, keep a record of the date of issue of the Disclosure, the name of the subject, the Disclosure type, the position for which the Disclosure was requested, the unique reference number of the Disclosure and details of the recruitment decision taken.

7.0 Ex-offenders

The following points apply in respect of ex-offenders and ensure we have a written policy on the recruitment of ex-offenders:

- (a) We actively promote equality of opportunity for all with the right mix of talent, skills and potential, and welcome applications from a wide range of candidates, including those with criminal records. The selection of candidates for interview will be based on skills, qualifications and experience.
- (b) We may request a Basic, Standard or Enhanced Disclosure only where this is considered proportionate and relevant to the particular position. This will be based on a thorough risk assessment of that position. Where a Disclosure is deemed necessary for a post or position, all applications forms, job adverts, careers literature, website, and any other appropriate literature will contain a statement that a Disclosure will be requested in the event of the individual being offered the position.
- (c) ~~Where a Disclosure is to form part of the recruitment process,~~ w~~we~~ will encourage all applicants ~~selected for interview~~ to provide details of their criminal record at an early stage in the application process. We ask that this information be sent under separate, confidential cover, to a designated person within the organisation, and we guarantee that this information will only be seen by those who need to see it as part of the recruitment process.
- (d) In line with the Rehabilitation of Offenders Act 1974, we will only ask about convictions which are defined as "unspent" in terms of that Act, unless the nature of the position is such that we are entitled to ask questions about an individual's entire criminal record.
- (e) At interview, or under separate discussion, we undertake to ensure an open and measured discussion on the subject of any offences or other matters that might be considered relevant for the position concerned. Failure to reveal information that is directly relevant to the position sought could lead to withdrawal of an offer of employment.
- (f) We undertake to discuss any matter revealed in a Disclosure with the subject of that Disclosure before withdrawing a conditional offer of employment.
- (g) We ensure that all those who are involved in the recruitment process have been suitably trained to identify and assess the relevance and circumstances of offences. We also ensure that they have received appropriate guidance and training in the relevant legislation relating to employment of ex-offenders (e.g. the Rehabilitation of Offenders Act 1974).
- (h) We undertake to make every subject of a Disclosure aware of the existence of the Code of Practice, and to make a copy available on request.
- (i) Having a criminal record will not necessarily debar anyone from working with us. This will depend on the nature of the position, together with the circumstances and background of the offences.

8.0 Protection of Vulnerable Groups (PVG) Scheme

Some posts within the Association (mainly Care & Repair posts) offer support and advice to vulnerable adult groups and may fall under “Regulated Work”. They may therefore be subject to membership of the PVG Scheme.

A PVG certificate contains all unspent and certain spent conviction information. It also contains any other non-conviction information that the police or other government bodies think is relevant.

It is an offence for us to offer regulated work to any individual who is barred from the PVG Scheme. It is also an offence for individuals to take on regulated work once they have been barred from the scheme.

9.0 Monitoring and Review

This policy will be reviewed at least every five years. The absence of such a review will not cause it to lapse.

Openness & Confidentiality Policy Review

Report by Martin Pollhammer, Chief Executive – for Approval

1.0 Introduction

The Openness & Confidentiality Policy is due for review. The attached **Policy Document** has proposed changes tracked.

2.0 Policy Update

The Openness & Confidentiality Policy was created originally prior to the Freedom of Information (Scotland) Act 2002. It has, to a large extent, been superseded by this Act, as well as the Data Protection Act 2018, and the Association has policies in place in respect of each of these, namely the 'Freedom of Information Policy', and the 'Privacy Policy'.

Changes to the Openness & Confidentiality Policy make reference to these two policies, and large parts of the Openness & Confidentiality Policy have been removed to reduce duplication with the other two policies.

Recommendation

The Management Committee is asked to approve the revised Openness & Confidentiality Policy.

ELHA POLICY

Date Issued	21 June 2001
Date of Last Review	February 2022
Department	Management
Title	Openness & Confidentiality
Responsible	Chief Executive
Next Review Date	February 2027

This policy should be read in conjunction with our ~~Privacy Data Protection~~-Policy and our ~~Freedom of Information Policy~~~~Subject Access Request Procedure~~.

1.0 BACKGROUND

- 1.1 We produce and receive confidential information for a variety of reasons and from a variety of sources.
- 1.2 The information we produce in the course of our business uses both internal and external information. Some of the information is commercially sensitive, but much of it can be, and is, made publicly available.
- 1.3 We recognise that with public accountability comes openness. This ensures that the members and tenants have access to information about **their** Association.
- 1.4 We can generally make collective information about the Association publicly available.
- 1.5 We hold personal information which we treat confidentially, in accordance with the Data Protection Act ~~2018~~1998.
- 1.6 The purpose of this policy is to identify where and what information should be:
 - a) publicly available
 - b) provided on request
 - c) confidential

and how such information will be provided

- 1.7 This policy ensures that we comply with the Scottish Housing Regulator's Regulatory Standard 2.1:

The RSL gives tenants, service users and other stakeholders information that meets their needs about the RSL, its services, its performance and its future plans.

2.0 OPENNESS and CONFIDENTIALITY

~~2.1 We will give consideration to adopting the SFHA's Model Publication Framework during 2017 and will make information available on our website in accordance with its recommendations. Wherever practical we will provide other information relating to the organisation when requested, in line with this policy and our Data Protection policy.~~

~~2.12 We need to gather and use certain information about individuals. These can include customers (tenants, factored owners, service users etc.), employees and other individuals that we have a relationship with. We manage a significant amount of data, from a variety of sources. This data contains Personal Data and Sensitive Personal Data (known as Special Categories of Personal Data under GDPR).~~

~~For more information on secure and safe data management, processing and storage, see the Privacy Policy.~~

~~produce published information which may include but is not restricted to:~~

~~Annual Accounts~~

~~How we're doing booklet~~

~~Management Committee Papers and Minutes~~

~~Information Leaflets~~

~~Newsletters~~

~~Policies~~

~~Statutory Registers including:~~

~~(i) Members' Register~~

~~(ii) Fraud Register~~

~~(iii) Hospitality & Gifts Register Bribery & Corruption Register~~

~~2.3 We will provide information available within this policy in a variety of formats in line with our Equalities and Diversity policy.~~

~~3.0 CONFIDENTIALITY~~

~~3.1 The information we hold on individuals may include information on:~~

~~a) marital status~~

~~b) sexuality~~

~~c) ethnic origin~~

~~d) age~~

~~e) health and addiction~~

~~f) personal income~~

~~g) family circumstances~~

~~3.2 The source of information includes, but is not necessarily limited to:~~

~~a) other landlords~~

~~b) health services~~

~~_____ c) _____ social work
local authority
government agencies
voluntary organisations
debt collectors
banks
schools
police and prisons
MSP's and Councillors
solicitors
contractors
other employers~~

~~3.3 This information may relate to:~~

- ~~_____ a) _____ individual members~~
- ~~_____ b) _____ individual prospective members~~
- ~~_____ c) _____ families of members~~
- ~~_____ d) _____ Management Committee members~~
- ~~_____ e) _____ employees~~
- ~~_____ f) _____ employee family members~~
- ~~_____ g) _____ Tenants~~
- ~~_____ h) _____ tenants' family members~~

~~3.4 The information may be recorded and received in a number of different ways:~~

- ~~_____ a) _____ in writing~~
- ~~_____ b) _____ in person~~
- ~~_____ c) _____ by electronic communication~~
- ~~_____ d) _____ on forms~~
- ~~_____ e) _____ in certificates~~
- ~~_____ f) _____ by letter or fax~~
- ~~_____ g) _____ by email or telephone~~
- ~~_____ h) _____ in minutes of meetings~~

~~_____ It may even be submitted anonymously.~~

~~3.5 We will not disclose confidential information to a third party without the consent of the person who either provided the information, or without the consent of the person to whom the information relates. We will only disclose information we hold within the terms of the Data Protection Act or if required, by legal direction.~~

~~3.6 It is important that anyone with whom we have, or may have a relationship, feels confident that information given to us will be treated as confidential and handled in a sensitive manner.~~

~~3.7 We store confidential matters in a secure environment where access is appropriately restricted.~~

34.0 ACCESSING CONFIDENTIAL INFORMATION

34.1 As far as possible, forms and letters requesting or requiring information by the Association will state:

- a) that the information will be kept confidential
- b) who might see the information
- c) what the information will be used for
- d) that written permission to seek information is required

34.2 Under the Freedom of Information (Scotland) Act 2002 ('FOISA') and the Environmental Information (Scotland) Regulations 2004 ('EIR') we have a general obligation to allow the public access to information that we hold.

We are committed to the underlying principles of openness and transparency underpinning FOISA and EIR and complying fully with the requirements of this legislation

For more information on how to deal with requests for information about data that may be held by us, see the Freedom of Information Policy.

~~As far as possible, forms and letters requesting or requiring information by the Association will state:~~

- ~~a) that the information will be kept confidential~~
- ~~b) who might see the information~~
- ~~c) what the information will be used for~~
- ~~d) that written permission to seek information is required~~

34.32 The Senior Management Team has the authority to open or inspect all correspondence addressed to the Association. Mail which is marked "private, personal, confidential" or similar will be passed to the addressee or, in their absence, to a member of the Senior Management Team for opening.

3.44.3 Our Terms and Conditions of service and/or engagement state that information must be treated confidentially. Any breaches will be subject to our disciplinary procedures.

3.54.4 The information we hold on employees will be kept secure. The Chief Executive, Senior Management Team and Executive Support Officer and Assistant will have access to this information. Employees may access their own individual file on request to the Chief Executive, or in their absence, to another member of the Senior Management Team.

3.64.5 We keep tenants' files secure. Tenants have the right to access the information we hold about them via their 'My Home' account or by making a subject access request. Tenants' access to 'My Home' is restricted to their own individual account. All staff have access to tenant files for work purposes, subject to the conditions of 4.3 above.

3.74.6 We reserve the right under the Regulation of Investigatory Powers Act 2000 to monitor employee communications.

[3.84.7](#) We also reserve the right to charge a fee for access to information in accordance with the relevant legislation. Where fees apply to accessing information, we will publish our charging policy on our website.

[45.0](#) RETENTION OF FILES

[45.1](#) We have defined time limits for retaining files, and for discarding those files considered to be obsolete. These timescales are detailed in our Data Retention Schedule.

[45.2](#) If we consider any confidential information to be no longer required, we will discard it securely using a professional company. The Annual Certificate of Destruction is issued every January and is held by the Corporate Services Manager.

[56.0](#) MONITORING AND REVIEW

[65.1](#) The Chief Executive is responsible for ensuring that we comply with all current legislation etc. relating to confidentiality of information.

[56.2](#) The Chief Executive will ensure that this policy is reviewed by the Management Committee at least every five years.

Money & Home Energy Advice Service Policy

Report by Karen Barry, Director of Housing – for approval

1.0 Introduction

The Association has operated an independent Money Advice Service by buying-in service from Places for People Scotland (previously Castle Rock Edinvar) since 2011. The Service was expanded in 2020 to include home energy advice, in recognition of the increasing number of households in fuel poverty.

A review of the Service was also carried out in 2020, when the Management Committee gave approval to bring it in-house when it was evident that by doing so, a far more efficient and effective service could be delivered to tenants, whilst also controlling the emerging risk that PfPS may not continue to offer the service to ELHA. This transition to a wholly ELHA managed and operated service been delayed for several reasons, including staff absence, the pandemic, and the requirement for ELHA to register to provide some aspects of the service with the Financial Conduct Authority (FCA).

2.0 Financial Conduct Authority

Prior to introducing the Service, the Association is required to register with the FCA as the provision of debt adjusting (negotiating with creditors) and debt counselling are Regulated Activities.

Part of the application process is to demonstrate that the Association is 'ready, willing and organised'. Some positive indicators of this include having read the information on the FCA website, been open, transparent and proactive in getting information to them, and having all supporting documentation prepared, and necessary arrangements in place to comply with regulations from the day the Association is authorised.

It is therefore necessary for the Association to have in place a Money & Home Energy Advice Policy. The attached **Policy Document**, which is self-explanatory, describes the Service that will be provided when authorisation is given; and demonstrates the Association's commitment to meeting all the legal and regulatory requirements.

Recommendation

The Management Committee is asked to approve the Money & Home Energy Advice Policy.

Date Issued	February 2022
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 and members of their household
Responsible	Director of Housing
Next Review Date	February 2027

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.

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:

- Ensure we meet our legal obligations in relation to the provision of money advice
- 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 advice

- Ensure tenancy sustainment underpins the delivery of our Service
- Ensure that our Service is accessible to all client groups
- Optimise satisfaction levels
- Set out the expectations placed on staff 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 The Association is registered with the Financial Conduct Authority to provide debt adjusting and debt counselling.

3.2 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
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 the Near Me app. This will normally be done within 10 working days from the initial contact or referral.
- 4.4 We will contact tenants by letter, phone, text or email. 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.
- 4.7 Similarly, if there is a conflict of interest, the tenant will be referred to another appropriate agency. Guidance on Conflict of Interest can be found in the FCA Handbook (<https://www.handbook.fca.org.uk/handbook/SYSC/10.pdf>). Our service will be withdrawn if at any time the tenant asks the Adviser to become complicit in any 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.
- 4.9 Money and Home Energy Advice files will be kept separately and securely from other files, to maintain confidentiality. Appropriate reviews will be carried out to ensure that a quality service is provided.

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
 - Letters
 - Information leaflets available on elha.com and in our offices
 - Regular e-news, e-newsflashes and printed newsletters given to all tenants
 - Via elha.com
 - Via tenants' My Home accounts
 - 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 the Near Me app.

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 Browsealoud 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 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 Partnership Working

8.1 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.

8.2 We participate in various Financial Inclusion Forums in East Lothian and further afield.

9.0 Resources & Training

9.1 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.

9.2 We review staff training requirements annually, as part of the Appraisal Process and plan for appropriate training.

9.3 The Money & Home Energy Adviser will provide benefits and energy advice awareness raising material for relevant staff.

10.0 Monitoring of Service

10.1 We carry out surveys to measure satisfaction with the Money & Home Energy Advice Service provided to tenants and will continually review these.

10.2 The Audit and Assurance 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 dissatisfaction

11.0 Policy Review

11.1 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 changes recommended will be submitted to the Management Committee for approval.

:

Appendix 1

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

We also provide general information by letter, leaflet, 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