

Gloucester City Homes



Financial Inclusion and Income Management Strategy

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Gujarati

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Polish

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Urdu

یہ دستاویز اگر آپ کو کسی دیگر زبان یا دیگر شکل میں درکار ہو، یا اگر آپ کو ترجمان کی خدمات چاہئیں تو برائے مہربانی ہم سے رابطہ کیجئے۔

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Amendments to this Document are Detailed Below

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03	17-04-2008	Full review of the Strategy and integration of Income Strategy	21-05-2008	SC	Services & Operations Committee
04	06-04-2009	Full review of Strategy and targets	18-05-2009	AG	Customer Forum
05	19-05-2009	Amendments following Customer Forum	10-06-2009	AG	Board



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1 ABOUT GLOUCESTER CITY HOMES

Gloucester City Homes manages and provides housing services for our 4,900 tenants and leaseholders in the City. Since the company was launched as an Arms Length Management Organisation in December 2005, we have steadily improved our services working with our tenants by listening to their priorities, identifying with them their service standards and working with and taking into account their views every step of the way.

This year we will continue to strive for excellence, working with our tenants and for our tenants to meet their needs and objectives for their homes and communities. Having successfully secured almost £40 million to invest in improving homes following the achievement of a 2* Good service rating from the Audit Commission in 2007, we have made excellent progress towards meeting our Decent Homes Target by 2011. We have continued to secure excellent outcomes in terms of quality delivery and high value from our partnership with our decent homes contractors and achieved consistently high levels of tenant satisfaction with the improvements made, whilst always ensuring our expenditure is line with budgets.

Our Board, Chief Executive, management team and staff are totally committed to driving changes to deliver excellent 3* services, meeting tenant needs and delivering value for money. In 2008, we launched our 'Journey to Excellence' vision with the aim of becoming an excellent 3* rated service.

Gloucester City Homes Key Milestones to date

January 2005	Submit Formal Decent Homes Bid - £39.6 million
June 2005	Government approve bid to achieve Decent Homes Standard
August 2005	City Council seeks delegation from Government to transfer services to Gloucester City Homes
December 2005	Government confirms delegation of Housing Management function to Gloucester City Homes
December 2005	Company goes live on the 12 th December 2005
December 2005	Chartered Institute of Services Founder Council Member
October 2006	Supporting People Gold Award
November 2006	Investors in People Accredited
December 2006	ISO 9001 Accredited
June 2007	Audit Commission Inspection 2*(Good) Service with promising prospects for improvement releasing £39.6 million to deliver Decent Homes and Community Improvements
October 2007	Housing Corporation Accreditation to Manage for others
June 2008	Housing Corporation Accreditation as Investment Partner
March 2009	Customer Service Excellence Award

2 INTRODUCTION

Many people, particularly those low incomes, cannot access mainstream financial products such as bank accounts and low cost loans. This financial exclusion imposes real costs on individuals, their families and the communities in which they live.

Financial exclusion affects all tenures, however, nationally, more than 70% of the 2.8 million households excluded live in the Local Authority and Housing Association sector. The trend towards increased home ownership and the associated residualisation of the social housing sector contributes to the high concentration of financially excluded households living in this sector.

A survey of people living in the poorest 5th of the UK also showed that households dependant on state benefits or with only part time or occasional earnings were more likely to use door step lenders, mail order catalogues or rental purchase companies as their main source of credit (Kempson and Collard, 2005).

Definition of Social exclusion:

“Social exclusion is more than about income poverty. It is a short - hand term for what can happen or areas have a combination of linked problems, such as unemployment, discrimination, poor skills, low incomes, poor housing, high crime and family breakdown. These problems are linked and mutually re-enforcing. Social exclusion is an extreme consequence of what happens when people don't get a fair deal throughout their lives, often because of disadvantage they face at birth, and this disadvantaged can be transmitted from one generation to the next”

3 PURPOSE OF THE FINANCIAL INCLUSION STRATEGY

The purpose of the financial inclusion strategy is to:

- Maximise Incomes
- Improve financial capability
- Maximise awareness of debt and access to debt advice services and training
- Promote the use of mainstream financial services
- Tackle worklessness, social exclusion and financial exclusion
- Maximise access to Housing Benefit and other welfare benefits.

In meeting the above, Gloucester City Homes recognises that developing financial capability is key to tackling financial exclusion. Financial capability is the ability to manage personal finances in a competent and effective manner and can be determined by how well people:

- Make ends meet and budget accordingly
- Keep track of finances
- Plan ahead for the future; retirement
- Choose financial products which meet financial needs
- Stay informed about financial matters - e.g., energy prices.
- Provide training and development of tenants to understand debt

4 GOVERNMENT GUIDANCE

The Government's approach to the growing scale of personal debt in the UK has concentrated primarily on two dimensions: improving 'financial literacy' on the one hand, and greater availability of debt advice and counselling on the other.

Both feature prominently in the White Paper on consumer credit (DTI, 2003). In terms of financial literacy, three main problems were listed: the difficulties faced by many in identifying appropriate financial services; their consequent susceptibility to malpractice or exploitation by some providers; and their lack of knowledge about benefit or credit entitlements that would help them to increase their incomes. Action to address these has been following three courses:

- Integration of financial awareness into the citizenship, personal and social elements of the National Curriculum in schools;
- Initiatives targeted at adults, such as the Basic Skills Agency's 'Skills for Life' programme and the Community Financial Learning Initiative backed by Department for Children, Schools and Families (DCFS); and
- The National Strategy for Financial Capability being co-ordinated by the Financial Services Authority.

5 DEMOGRAPHICS

5.1 Demography - Gloucester City

Gloucester covers an area of approximately 5 square miles and is the administrative centre for the prosperous county of Gloucestershire. It has a relatively high population density - there are 111,900 people (consisting of 47,900 households) living in the City giving a population density of over 27.6 persons per hectare. This population is expected to increase both in real terms and in household numbers, such that by 2026 there will be 58,000 households within the city¹. Single person households have grown over the past decade and now constitute over 29% of all households countywide. This trend is expected to continue. 51% of single person households are lone pensioners and this, together with the increasing lifespan of pensioners, is also projected to continue. 92.5% of the city's population is white, with the Asian community being the largest minority group at 2.8%. 20% of households in the city are headed by 25-34 years olds. Heads of households in Gloucester are younger than the national average. The percentage of households with dependent children stands at 31.4%, which is higher than the average for England and Wales (29.5%). Gloucester city has the highest proportion of lone parents in the county at almost 7% and over 26% of lone parents countywide live in the social rented sector.²

Approximately 6% of Gloucester's households are overcrowded (2001 Census) but this varies considerably between wards, with 21.6% of Westgate's households being overcrowded. 40% of households in Gloucester have someone with limiting long-term illnesses. The Department for Communities and Local Government produce an indices of Multiple Deprivation, the last one being in 2007. These are based on a number of indicators, to cover seven areas of deprivation: Income; Employment; Health deprivation and disability; Education, skills and training deprivation; Barriers to Housing and Services; Crime; and Living Environment. A single deprivation score has been created for each small area in England and each area is ranked relative to one another according to their level of deprivation. The indices pinpoint small pockets of deprivation using Super Output Areas (SOAs) rather than wards. These are small geographical units covering between 1,000 and 3,000 people and provide a more in-depth appreciation of variations in deprivation at a local level. There are over 32,000 SOAs in comparison to 8,500 wards, and they are more consistent in size. In Gloucestershire there are 367 SOAs compared to 142 wards.

The Indices of Deprivation 2007 has identified seven super output areas in Gloucestershire that appear in the national top 10% of those most deprived across all areas of deprivation, five of these are in Gloucester and in areas of the city where our tenants live :- Podsmead, Matson and Robinswood, Westgate (2), Kingsholm and Wotton. An area of Podsmead ranks the highest of those in Gloucestershire. Barton and Tredworth also ranks in the top 10 most deprived in Gloucestershire

¹ *DCLG 2004 based projection quoted in Housing Market Assessment 2008*

² *Figures quoted from Housing Market Assessment 2008*



- National top 10% for Income deprivation includes areas of:- Podsmead, Matson & Robinswood, Barton and Tredworth and Tuffley
- National top 10% for Employment deprivation includes areas of:- Podsmead, Westgate, Matson & Robinswood, Kingsholm and Wotton and Westgate
- National top 10% for Education and skills deprivation includes areas of:- Podsmead, Tuffley, Barnwood/Coney Hill and Matson & Robinswood,
- National top 10% for Living environment deprivation includes: areas of - Barton and Tredworth, Moreland, Westgate, Matson & Robinswood, Kingsholm and Wotton
- National top 10% for high levels of crime and disorder includes areas of:- Westgate, Matson & Robinswood, Podsmead, Barton and Tredworth, and Moreland.

There is a high demand for social housing within the City, with over 5,500 applicants on the waiting list and around 800 social housing tenants on the transfer list. The housing of families remains a high priority for the Council and the shortage of family housing is now acute. In 2007/08 two bed houses averaged one per month, with three bedroom houses averaging less than four a month and four bedroom voids averaging one per quarter within the Council's own properties.

Employment Market

In the last twelve months Gloucester's employment market has changed. With unemployment in the county increasing by 84% since January 2008. The rate has been continually increasing since May 2008. Gloucestershire's unemployment rate remains slightly above the South West average of 2.5%, but 0.7% lower than the UK average of 3.4%. Unemployment is particularly concentrated in the urban areas of Gloucester and Cheltenham, with unemployment across Gloucester currently at 3.6 % (0.2% higher than the UK average) and at over 5% in some of the most deprived areas of the City where the majority of our tenants live.

- | | | |
|-------------------------|-----|---|
| • Kingsholm and Wotton | 4.4 | % |
| • Moreland | 5.2 | % |
| • Barton and Tredworth | 5.4 | % |
| • Matson and Robinswood | 5.7 | % |
| • Podsmead | 6.3 | % |
| • Westgate | 6.9 | % |

5.2 Demography - Gloucester City Homes Profile

GCH manages all of the Council's properties, comprising of 4585 rented dwellings, 61 shared ownership dwellings and 254 leasehold flats. There are fourteen sheltered or semi-sheltered schemes, providing support for 466 tenants. In addition, there are 10-community scheme manager's offices; 3 offices for Tenants and Residents groups; the Matson 'One Stop Plus' Office; 609 garages, and 200 parking spaces. GCH also manages and maintains land designated as 'Housing Land' by the City Council.

Over the past 12 months GCH has continued to develop a comprehensive diversity profile of its customers. We currently hold diversity data on 82% of our customers and we are working to ensure that we use the information gathered to develop, improve and drive service delivery. The data covers age, ethnicity, disability, gender, sexual orientation and faith. GCH maintains monitoring Data on the composition of our workforce, Board members, partners and applicants in a broad range of categories as recommended by the CRE (Commission for Racial Equality) (now the Equalities and Human Rights Commission), by gender, ethnicity, religion, disability, age and sexuality. This information is also compared to the 2001 census data for the Gloucester district to identify how GCH and our partner / contractor profiles compare and what impact current and projected profiles may have on our future customer base. Statistical information on the diversity of our customer base and how it compares with the Gloucester District is provided to both the Management Team and the Board via annual reports and Members Information Sheets. All managers and staff have access to customer diversity information through the Orchard system and are provided with regularly briefings and information on how this is changing and compares with the community as a whole.

By establishing a comprehensive customer profile, we are able to plot individual tenant and family needs and then provide the most appropriate form of communication to provide services and get feedback. This includes translated materials, large print documents, and audiotapes as examples. We have extended our methods of communication to our tenants and publicise these through the Tenant Times Magazine, website and via direct communication.

The profile informs us that 79 % of our customers are White British, with 8.45% from other ethnic groups. The predominant religion is Christian with 46% of Tenants identifying themselves as Christian compared with 1.05 % as Muslim. 33 % of our Tenants are over 65 and 5 % are under 25. 31% of our Tenants have some form of disability, with 21% having specific mobility difficulties. Comparatively 16.9% of the City population suffers from long term limiting illness with 7% of the economically active population having long-term illness.

A number of Tenants have tended to refuse to answer the question on sexuality (30%), of those who responded, 47.5% identified themselves as heterosexual, 1.41% as non-heterosexual. The information is being used to develop and implement action



plans to improve service delivery by focusing on identified Tenants needs such as communication and access to services.

6 DEFINITION OF FINANCIAL EXCLUSION

Financial exclusion is the inability of individuals, households or groups to access necessary financial services in an appropriate form. This in turn may lead to exclusion from cheaper services, for example, Gas and electricity paid by Direct Debit and an over-reliance on expensive financial products and services where APR for credit can range from 100% to 400%.

Financial Exclusion can manifest itself in many ways:

- Lack of access to a bank or building society account
- Lack of access to necessary financial services and credit, such as insurance (e.g. Home contents) and pensions.
- Limited access to services which could improve an individual's financial situation, such as advice or education.
- Arrears of rent, utility, council tax, TV licence payments
- Disconnection from utilities
- Reliance on credit from sources other than high street banks
- An inability to save even small amounts

The implications of financial exclusion can be much broader. Exclusion from mainstream financial systems presents a barrier to learning about various financial products available. Families can be locked in a cycle of poverty and exclusion, or turn to high cost credit or illegal lenders resulting in greater financial strain and / or unmanageable debt.

We work with partners who are responsible for more sophisticated activities designed to improve knowledge, prevent debt building up, help residents to manage their money better and help them save.

7 DELIVERING THE STRATEGY

GCH recognises that providing financial inclusion services will have a positive impact on our tenants' ability to manage rent payments and sustain tenancies. GCH also supports the Councils homeless strategy and our intention is to work with the Council to ensure the homeless move into settled accommodation.

Monitoring of financial inclusion targets are linked to the following:

- Rent arrears levels
- Rent collection costs including court costs and efficient collection methods
- Number of tenants on Housing Benefit
- Sustaining and Supporting tenancies
- Number of evictions and court actions as a result of rent arrears
- Abandoned property and failed tenancy rates
- Tenancy turnover
- Void costs
- Cases of homelessness and repeat homelessness
- Benefit take-up and unclaimed benefit
- Levels of customer satisfaction
- Efficiency savings

All of our targets for 2009-2010 are shown in the Action Plan at the end of this Strategy.

8 KEY PARTNERSHIP WORKING

There is a strong commitment to deliver a strategic approach to tackle financial inclusion. Our commitment is to work with Tenants as a key stakeholder to provide help and support to tenants who find themselves in financial difficulties. We will also ensure that we are up to date with current policy and developments ensuring our staff are trained to give the best possible advice to tenants.

Gloucester City Homes recognises the importance of working with key strategic partners on a multi-agency basis to deliver successful and vibrant communities. There are a number of key partners that GCH works with to deliver our Financial Inclusion Strategy.

8.1 Gloucester Partnership

Gloucester City Homes is represented on the Executive Board of the Local Strategic Partnership – the Gloucester Partnership that brings a range of influential organisations and together to work on a multi- agency basis. GCH has a highly influential role, which will drive the strategy forward and make it happen

The Gloucester Partnership launched the **Sustainable Community Strategy** for 2008- 2018 in January 2008. The strategy takes into account the changed context for partnership working; to recognise and celebrate all the improvements that have been achieved; and to make the most of the future opportunities available to the city

The Strategy is aligned with the Gloucestershire Sustainable Community Strategy and its delivery mechanism, the Gloucestershire Local Area Agreement (LAA).

The strategy has 4 aims:

- Aim 1** A place where the future matters
- Aim 2** A place where all communities matter and where people want to live
- Aim 3** A place where all people matter and we ‘narrow the gap’ in health, poverty and social exclusion
- Aim 4** A place that thrives

8.2 Housing Benefit Services at Gloucester City Council

The already close working relationship with the Housing Benefit Team was formalised through a model service level agreement in August 2006 and extended for two years in 2008-2010. The purpose of this agreement is to provide a model framework for the local negotiation of the service levels and standards, which are to

be achieved by both/all parties in the processing and administration of the Housing and Council Tax Benefit Scheme for GCH tenants.

The two responsibilities between the teams are:

Gloucester City Council administers Housing and Council Tax Benefit in accordance with the Housing and Council Tax Benefit Regulations and will treat applications from all customers with equal priority in both the private and social landlord sectors. The benefits service provides excellent e-facilities, which include a Web- calculator, access for tenants to see their own benefit details on-line, downloadable claim forms and electronic change of circumstance reporting.

Gloucester City Homes will support and co-operate with Gloucester City Council in its endeavours to provide a good benefits service. GCH front-line officers are trained to the standards within the Benefit Verification Standard to ensure effective benefit application submissions, which comply with the law and speed up the claim process.

Performance is monitored at operational management level through quarterly meetings and evaluated strategically at Head of Service and Director level.

In 2009-2010, GCH will provide £10,000 in funding to part sponsor a welfare benefits campaign co-ordinator to promote benefits for all residents in the City. The officer also actively undertakes pro-active support for tenants.

8.3 Advice Agencies



The delivery of good quality money and debt advice is an essential building block to improve an individual's financial literacy and capability.

GCH works with a range of partners who provide independent money advice and debt counselling services to our tenants. These support those who have low incomes or debt problems.

GCH works with the following agencies:

- CAB Money Advice Service
- Gloucester Law Centre
- GL Communities
- The Councils Corporate Debt Team in Revenues Services
- Housing Benefit Service
- The Credit Union
- Welfare Benefits Coordinator

These agencies provide a range of support:

- Debt and/or money advice
- Information
- Welfare benefit take-up
- Specialist expertise
- Advocacy and Representation

8.4 Corporate Debt Scheme



Gloucester City Homes is a key partner within the City Council's Corporate Debt Scheme, which helps people who have Council rent arrears of £500 or above and who owe other debts to the Council - like council tax and benefit overpayments. The scheme aims to reduce poverty and associated stress experienced by people with multiple debts.

8.5 Community Banking Partnerships

Develop an arrangement with the Credit Union to bring agencies together to deliver a one-stop approach for the local community. The community banking partnership will need to be flexible enough to respond to the long-term demands of the local market, whilst providing to communities through the provision of savings, personal and business loans, access to basic banking services, money advice and support.

9 SUSTAINING TENANCIES

GCH tackles the causes of financial exclusion by identifying those at greatest risk, to ensure that tenancies are sustained through effective tenancy management and support strategies.

GCH operates within a formal SLA with the Council on how we work together to process applications efficiently and effectively and deal with any potential management issues. We have agreed a localised lettings policy to assist the Council to fulfil their responsibilities in relation to homeless households.

GCH provides a tenant handbook and information pack which includes key information for tenants and we complete a housing benefit application form with the tenant at the on site letting.

At the sign up of a new tenant a risk assessment is completed and a support plan is developed for vulnerable customers to ensure the tenancy is affordable and sustainable. GCH is part of the CORE data-gathering group and completes a new letting form, which provides key performance and management data.

There is also a protocol for care leavers and young people. GCH can demonstrate strong partnership links working with a range of agencies including GL Communities, Surestart, the police, homelessness, youth offending team, together in Matson, Connections and Community Counts to ensure fair representation and service take up to promote tenancy management to diverse groups and create community sustainability and cohesion.

A number of properties identified as difficult to let, have been decorated and furnished and are now being utilised as Temporary Homelessness Accommodation as an alternative to bed and breakfast whilst the determination is completed.

The new minimum re-let standard ensures that all properties are let with the Kitchen, Living Room and bathroom in good decorative order. In addition, decorating vouchers are issued for further rooms, if they are poorly decorated.

10 PREVENTING HOMELESSNESS

GCH works in partnership with the Council in the prevention of Homelessness and in the development of a protocol. GCH has developed a support agreement with Knightstone Housing to provide a support package for vulnerable new tenants to enable them to sustain their tenancy. A key worker is allocated and a relationship is established to address:

- Financial capability
- Assistance with debt advice
- Basic life skills to ensure independence. For example, the ability to live alone and be able to put together a shopping list.

GCH manages temporary accommodation for homeless persons as an alternative to Bed and Breakfast, whilst the determination is carried out.

11 RENT ARREARS MANAGEMENT

Financial exclusion can manifest itself in various ways. Rent arrears and variable payment patterns are often an indicator of wider financial difficulties. Therefore arrears management practices based on early intervention and prevention are the key to breaking the cycle of financial exclusion.

GCH Proactive income maximisation and arrears management practice:

- Focuses on arrears prevention and intervention at the earliest opportunity
- Makes effective use of all available approaches to rent arrears, using eviction only as a last resort
- Demonstrates a commitment to the government's three key financial inclusion priorities
 - **A**dvice: access to free face-to-face money advice.
 - **B**anking: access to bank accounts and savings schemes.
 - **C**redit : access to affordable credit.
- Procedures that highlight key referral trigger points for money advice
- Offer a range of free and accessible payment options
- Promote payment by Direct Debit
- Complies with legislative and statutory requirements, including the pre-action protocol introduced in October 2006, which include:
 - Contacting the Tenant as soon as arrears occur.
 - Promotion of referral for Debt Advice for assistance from local debt agencies.
 - Issue of regular quarterly rent statement.
 - Issue of information in a format to meet the tenant's needs. For example, an audio tape of the rent statement where the tenant cannot read or has sight difficulties.
 - Where the tenant is in receipt of Income Support or job seekers allowance, arrangements are made for direct payment from benefits.
 - Assistance with claims for Housing Benefit and liaison with the Benefits service, with tenants consent.
 - Where the tenant has demonstrated that all evidence has been submitted and there has been a reasonable expectation that benefit will be applicable, court proceedings will not commence.
 - Contact with the Tenant prior to any issue of proceedings.
 - Breach of any agreement will be notified to the tenant immediately.
 - Notify tenants whose Housing Benefit is subject to review
- Works with agencies and partners to support our policies on Debt Counselling, Money Advice, Corporate Debt and Housing Benefit

12 EFFECTIVE POLICY AND PROCEDURES

12.1 Quality Assurance:

Gloucester City Homes has achieved ISO 9001 in December 2006 (re-accredited in March 2009), and demonstrates a commitment to quality procedures at all levels, which are continually reviewed and updated so that they are fit for purpose and subject to continuous improvement.

Gloucester City Homes achieved Investors In People status in November 2006. Our formal appraisal system clearly identifies the training and development needs of individuals and teams to meet the business objectives of the company and outcomes for tenants. For example, Debt management training or softer skills like customer care training.

Independent performance and service feedback is provided by MRUK Limited and reported quarterly to improve service access, delivery and performance.

12.2 Policy Development and Review:

In February 2006, the Income Management Team developed an income management policy and procedure manual, which includes a policy statement and detailed procedures, the actions required at each stage of the income management process together with the relevant communications and actions to be taken at each stage.

The Income Manager reviews the policy half yearly to reflect changes in legislation, company policy or actions taken as a result of service improvement review. Customer feedback to be taken into consideration.

12.3 Effective Service Delivery with excellent access to services

Our service standards for income management have been designed and agreed with our tenants and issued with the tenancy handbook, which also includes all relevant information about rent arrears. Information is shown on the reverse of rent arrears notice showing help and advice. The standards are also available in leaflet form.

The company is a learning organisation and works with other ALMO's to secure best practice, which provides better outcomes for tenants. For example, the income management team has visited Poole Borough Homes to improve service delivery, we learn from our customer feedback and research best practice through the National federation of ALMO's

All of our communications are in plain English and also meet the diverse needs of our tenants with 24/7 web access to e-payments and customer information.

Our Tenants Handbook provides full customer information about the service standards that have been developed by tenants, to enable feedback on the quality of service.

Home visits are provided to tenants to manage arrears face to face as well as pro-active initiatives to encourage payment

12.4 Effective Performance Management Systems

Gloucester City Homes has a performance management system, which identifies high-level performance and can drill down to individual case-by-case basis. Individual and team performance is monitored through the line manager, at PIM and EMT, with a high level review at board level on a quarterly basis. The client team also review performance and this is reported into the Council's democratic process.

There are a number of key and local indicators reported including:

Previously BV066a.	% Of rent collected to rent owed
Previously BV066b.	% Tenants > 7wks gross arrears
Previously BV066c.	% Possession notices served
Previously BV066d.	% of Tenants evicted for arrears
LPI	Number of Suspended Possession Orders obtained
LPI	New accounts with no debt at 3 months
LPI	GCH current tenant rent arrears as % of rent due
LPI	GCH proportion of rent collected excl arrears bf
LPI	GCH % tenants satisfied with arrears recovery process
LPI	GCH former tenant cash collected
LPI	GCH leaseholder service charges collected as % of charges due, including arrears brought forward
LPI	GCH number of tenants in fuel poverty

12.5 Bank Accounts and Affordable Credit

70% of the households excluded from mainstream banking and financial services live in social rented housing. 1 in 12 households in the UK lacks access to a bank account of any kind. For them, the cost of cashing cheques and paying bills are high, and other services, such as hiring videos and contract mobile phones are unavailable. Financial exclusion can be described as:

“The inability to access financial services, such as a bank account, in an appropriate form”



GCH is able to help residents to access accounts and affordable credit options by signposting to mainstream financial institutions that can offer a basic account.

GCH seeks to widen the choice of options for residents in relation to bank accounts and access to affordable credit and provides alternatives to expensive doorstep or illegal lenders and contributes to the long term economic sustainability of the area.

13 FOOD POVERTY

Gloucester City Homes manages properties across Gloucester in some of the most deprived wards in Gloucestershire. In Gloucester as a whole 25% of the population rely on means tested benefits.

Gloucester City Homes is committed to building sustainable and healthy communities. We will work with partners and agencies to ensure that our residents have access to advice and services to help improve the quality of their lives. Food poverty is becoming increasingly prevalent and Gloucester City Homes will support any action to minimise the effect on our residents.

It is estimated that some four million people in the UK are affected by food poverty (Joseph Rowntree Foundation, 2000). Food poverty varies between communities and individuals, affects certain groups more than others, particularly older people and people on low incomes and can vary over time

Lack of money, inadequate shopping facilities, conflicting information about food and health, and poor transport mean that many people are denied healthy food choices. This has become known as food poverty. Poor diets lead to poor health. People on lower incomes are more likely to suffer or die from diet-related diseases such as heart attacks, cancers and strokes.

In the current financial climate with food and fuel costs rising, it is more important than ever that people are able to make their money stretch further.

Please click on the link below for a price comparison between 4 of the major supermarkets, which could save you money.

www.mysupermarket.co.uk/Home.aspx

Gloucester also has temporary, emergency support for people who are unable to purchase food, through The Food Bank. Food vouchers can be obtained through care-workers, social services or pastoral care through churches and can be exchanged for a three day emergency parcel of food.

For further information contact

The Food Bank
161 Barton St, Gloucester
Tel 01452 309683
E-mail foodbank@gccinfo.co.uk
Web Site: www.gccinfo.co.uk

14 FUEL POVERTY AND ENERGY EFFICIENCY

The Board agreed the GCH Environmental Strategy in March 2008. The overall goal of the strategy is to achieve good practice environmental management throughout GCH, in a way that harmonises with our wider business aims and objectives.

From October 2008, GCH is required by Law to introduce Energy Performance Certificates for each home in the City that we manage on behalf of the Council. These certificates are for all buildings and are required whenever a building is constructed, rented or sold. The Energy Performance Certificate (EPC) is broadly similar to the labels now provided with domestic appliances such as refrigerators and washing machines. Its purpose is to record how energy efficient a property is as a building. The certificate will provide a rating of the energy efficiency and carbon emissions of a building from A to G, where A is very efficient and G is very inefficient.

GCH recognises its role in ensuring affordable warmth and reducing fuel poverty. GCH partner with Severn Wye Energy Agency to ensure that we provide or develop arrangements to ensure that we provide wherever possible sustainable energy sources and affordable warmth in our customers homes.

As part of this strategy a programme for achieving affordable warmth along with incremental improvements to the average SAP rating for energy efficiency is included in our targets. There is also a commitment to achieving warm homes through working in partnership with the City Council and other partners through its Affordable Warmth strategy.

15 KEY DOCUMENTS

The strategy is supported by key documents and these are shown below and available on Gloucester City Homes Server 76 (under Policies and Strategies) and also from the Income Manager:

Document	Date of Issue
DRAFT COMMUNITY COHESION STRATEGY	May 2009
DRAFT WORKLESSNESS STRATEGY	May 2009
REFRESHING YOUR WEBSITE FOR THE RECESSION: A GOOD PRACTICE RESOURCE Source: Improvement and Development Agency	April 2009
Tackling Worklessness: A toolkit Source: CIH	April 2009
Housing Benefit Memorandum of Understanding	April 2009
GCH Environmental Strategy	July 2008
Housing Benefit Service Level Agreement 2008-2010	April 2008
Future funding of Matson and Coney Hill Neighbourhood projects	April 2008
A guide to financial capability for social housing tenants - CIH and NHF	March 2008
Social Exclusion and Community Cohesion – Housemark	March 2008
Income Management – Revised Policy and Procedure	19-12-2007
Ends and Means: The future role of Social Housing in England	June 2007
Gloucester City Homes Business Plan 2006-2011	02-08-2006
CIH Good Practice Briefing	30-11-2006
House mark - Compendium of Good Practice in preventing and managing rent arrears	31-10-2006
Strategy and action plan to combat debt problems. (DTI and DWP).	2004
White Paper on consumer credit Department of Trade and Industry	2003
Corporate Debt Policy	01-04-2001

APPENDIX A

Gloucester City Homes Financial Inclusion Key Targets 2009- 2010

Action	Responsibility	Core Value and KLOE	Target Date
<p>Work through the environmental strategy to deliver existing affordable warmth targets and generate greater energy efficient savings for our tenants</p> <p>Strategic Aim: To be responsible towards our environment to protect it for future generations</p>	Environmental Champion	Quality KLOE4 Hsg Income Mgt	Continuous Review
<p>Investigate savings schemes linked to rents and Homebuy as a way of sustaining tenancies and meeting future aspirations</p> <p>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	Income Services Manager	Quality KLOE4 Hsg Income Mgt	Continuous Review
<p>Monitor existing arrangements with money advice agencies to provide a regular surgery at GCH for existing and potential new tenants.</p> <p>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	Income Services Manager	Quality KLOE4 Hsg Income Mgt	Continuous Review

Action	Responsibility	Core Value and KLOE	Target Date
<p>Ensure welfare benefits advice is targeted to those tenants most in need of financial support.</p> <p>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	Income Services Manager	Quality KLOE4 Hsg Income Mgt	Continuous Review
<p>Promote access to funding for those claimants on income support to help them set up home</p> <p>Strategic Aim: To deliver value for money and maximise the use of all of our resources</p>	Income Services Manager	Quality KLOE4 Hsg Income Mgt	Continuous Review
<p>Promote access to funding for emergencies and disasters.</p> <p>Strategic Aim: To deliver value for money and maximise the use of all of our resources</p>	Income Services Manager	Quality KLOE4 Hsg Income Mgt	Continuous Review
<p>Undertake a survey of all tenants who are on low incomes and in receipt (Housing Benefit) to establish if tenants feel they are in financial exclusion and then develop a clear action plan with key partners to develop good practice and tackle individual case issues</p> <p>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	Income Services Manager	Quality KLOE4 Hsg Income Mgt	30-09-2009 to 01-02-2010

Action	Responsibility	Core Value and KLOE	Target Date
<p>Promote financial inclusion through effective campaigns, communications and support mechanisms including a very clear message to existing and new tenants concerning loan sharks and access to credit union services</p> <p>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	<p>Income Services Manager</p>	<p>Quality KLOE4 Hsg Income Mgt</p>	<p>31-12-2009</p>
<p>Submit bids for grant funding from the Housing Corporation for schemes with the full support of the City Council</p> <p>Strategic Aim: To deliver value for money and maximise the use of all of our resources</p>	<p>Director of Housing and Business Development</p>	<p>Quality KLOE4 Hsg Income Mgt</p>	<p>31-03-2010</p>
<p>Outcome for Tenants:</p> <ol style="list-style-type: none"> 1. Accessible and targeted services to low income customers 2. Greater access to financial services and support mechanisms 3. Increases in incomes to tenants homes and families 4. Improved quality of life for tenants having minimum debt or being debt free and choice on lending opportunities. 			

APPENDIX B

Gloucester City Homes Income Management Key Targets 2009- 2010

ACTION	Responsibility	Core Value and KLOE	Target Date
<p>Extend multi-agency approach to debt management and money advice / welfare advice</p> <p>(This is linked to the Worklessness Strategy)</p> <p>Strategic Aim: To be a customer driven provider of excellent services</p> <p>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	<p>Sam Chambers Income Services Manager</p>	<p>Quality, Access and Innovation KLOE 4</p>	<p>Continuous Review</p>
<p>Promote Financial Inclusion in accordance with the company strategy (TARA)</p> <p>Strategic Aim: To be a customer driven provider of excellent services</p>	<p>Sam Chambers Income Services Manager</p>	<p>Quality Access and Innovation KLOE 4</p>	<p>Continuous Review</p>
<p>Review the provision of the Welfare Benefits Advice Service to maximise income (TARA)</p> <p>Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work</p>	<p>Sam Chambers Income Services Manager</p>	<p>Quality Access and Innovation KLOE 4</p>	<p>Quarterly review</p>

ACTION	Responsibility	Core Value and KLOE	Target Date
Ensure GCH maximises income through the Rechargeable Repairs Policy Strategic Aim: To deliver value for money and maximise the use of all of our resources	Sam Chambers Income Services Manager	Quality, Integrity & Innovation KLOE 4 KLOE 32	01-04-2009
Review working hours to ensure that customers can access arrears advice. Strategic Aim: To be a customer driven provider of excellent services	Sam Chambers Income Services Manager	Quality Access and Innovation KLOE 4	30-04-2009
Develop an action plan to maximise e-payment facilities Strategic Aim: To be a customer driven provider of excellent services	Sam Chambers Income Services Manager Jenny Wyatt Head of Marketing and Communication Lesley Williams Business Support and IT Manager	Quality Access and Innovation KLOE 4	31-05-2009
Develop mobile working system to meet the needs of tenants services Strategic Aim: To be a customer driven provider of excellent services	Sam Chambers Income Services Manager Lesley Williams Business Support and IT Manager Income Team	Quality Access and Innovation KLOE 4	30-06-2009

ACTION	Responsibility	Core Value and KLOE	Target Date
<p>Review and update the Income Management Strategy and Financial Inclusion Strategy to ensure that it meets best practice. (TARA)</p> <p>Strategic Aim: To be a customer driven provider of excellent services</p>	<p>Sam Chambers Income Services Manager</p>	<p>Quality, Access and Innovation KLOE 4</p>	<p>31-12-2009 30-06-2009 31-12-2009</p>
<p>Review Income Management Policy and Procedure</p> <p>Strategic Aim: To be a customer driven provider of excellent services</p>	<p>Sam Chambers Income Services Manager</p>	<p>Quality, Access and Innovation KLOE 4</p>	<p>31-12-2009 30-06-2009 31-12-2009</p>
<p>Evaluate and assess the impact of Agency referrals in Gloucester to ensure resources are effectively utilised</p> <p>Strategic Aim: To be a customer driven provider of excellent services</p>	<p>Income Team Lee Ashmore Neighbourhood Management Support Officer</p>	<p>Quality Access and Innovation KLOE 4</p>	<p>31-07-2009</p>
<p>Provide tenants and staff with access to benefit calculator</p> <p>Strategic Aim: To be a customer driven provider of excellent services</p>	<p>Sam Chambers Income Services Manager Lesley Williams Business Support and IT Manager Lynne Phillips Performance and Quality Assurance Manager Housing Benefits Service</p>	<p>Quality, Access and Innovation KLOE 4</p>	<p>30-09-2009</p>

ACTION	Responsibility	Core Value and KLOE	Target Date
<p>Review and identify the service charges, which clearly identify the make up of the rent charge.</p> <p>Strategic Aim: To deliver value for money and maximise the use of all of our resources</p>	<p>Sam Chambers Income Services Manager</p> <p>Lesley Williams Business Support and IT Manager</p> <p>Lynne Phillips Performance and Quality Assurance Manager</p>	<p>Quality, Access and Innovation KLOE 4</p>	<p>31-10-2009</p>
<p>Access alternative funding streams</p> <p>Strategic Aim: To deliver value for money and maximise the use of all of our resources</p>	<p>Income Team</p>	<p>Quality, Integrity & Innovation KLOE 32</p>	<p>01-06-2009 - 30-11-2009</p>
<p>Review and implement Value for Money opportunities in respect of Income Management</p> <p>Strategic Aim: To deliver value for money and maximise the use of all of our resources</p>	<p>Sam Chambers Income Services Manager Income Services Manager / Carole May Value for Money Manager</p>	<p>Quality, Integrity & Innovation KLOE 4 KLOE 32</p>	<p>31-12-2009</p>
<p>Tackle Worklessness in our communities (TARA)</p> <p>Strategic Aim: To deliver value for money and maximise the use of all of our resources</p>	<p>Sam Chambers Income Services Manager</p> <p>Anita Pope Human Resources Manager</p>	<p>Quality Access and Innovation KLOE 4</p>	<p>01-04-2009–31-03-2010</p>



ACTION	Responsibility	Core Value and KLOE	Target Date
Develop and increase the joint working with advice agencies and housing providers in Gloucester Strategic Aim: To build strong partnerships that help us to make a real difference to the local communities in which we work	Income Team	Quality Access and Innovation KLOE 4	01-04-2009-31-03-2010
Review and increase the effectiveness of pre-tenancy and post let visits. Strategic Aim: To be a customer driven provider of excellent services	Income Team	Quality Access and Innovation KLOE 4	31-03-2010
Outcome for tenants: <ol style="list-style-type: none"> 1. Maximise income and increase rent collection to District Council top quartile by March 2009 and maintain this position; 2. Assist tenants to maximise their income and minimise their debt by £50,000 increase in income in 2009-2010; 3. Reduce % of new tenants in arrears after 3 months of tenancy to achieve target of 60% without arrears at this point; 4. Reduce % of failed tenancies after 6 months to no more than 5%. 			

APPENDIX C

GCH Financial Inclusion Strategy - Key areas of success

GCH has worked hard on improving and developing our Financial Inclusion Activities with some key areas of successes in 2008-2009 including:

- Gloucester City Homes has provided all its tenants with independent information from the FSA about basic bank accounts.
- In partnership with the Gloucester Credit Union we have carried out a promotion of their services to encourage take-up of affordable credit and sustainable savings. As a result 4 tenants became members of the Credit Union
- GCH is working with Gloucester Works and the City Council's Community Development Unit, GL Communities, Job Centre Plus, action4Employment and our repairs and Decent Homes partners providing job preparation training, work placements, traineeships and apprenticeships for Tenants; and providing work placements for service users undertaking training through GL Communities.

Through this partnership we have provided:

- 11 building and maintenance apprenticeships,
 - 3 housing management traineeships and
 - 5 administrative traineeships
-
- We have worked with Gloucester City Council and funded a welfare benefits take-up campaign, which has raised over £130,000 in additional benefits for our tenants in the last financial year.
 - Gloucester City Homes is one of the key partners of Gloucester Works and actively refers its tenants for its specialist training and employment services. GCH is now working in partnership with Gloucester Works to provide training and employment opportunities and encourage tenants to become economically active.
 - We have produced an environmental strategy that seeks to minimise fuel poverty and promote affordable warmth. Gloucester City Homes has introduced Energy Performance Certificates for each home in the City that we manage on behalf of the Council.
 - Gloucester City Homes actively seeks to sustain tenancies through risk assessments and referrals for support and advice at the beginning of tenancies. For all new tenants to social housing we offer a programme of visits throughout the first year of their tenancy.



- We have supported local community events and provided a wide range of financial information to ensure that tenants can have easy access to information to increase tenancy sustainability and financial inclusion. We have also taken part in a 'Credit Crunch Road show' to provide practical advice and support for residents in Gloucester in the current economic climate.
- Gloucester City Homes has purchased a more cost effective insurance scheme for our tenants . The scheme allows tenants to access low cost, high quality insurance at a more cost effective price that can be paid through the rent account.
- The income management team undergo regular training on basic welfare benefits to ensure that they are able to provide tenants with up to date information and advice.
- All the Community Scheme Managers have received updated training about the welfare benefits available for older people.
- Gloucester City Homes continues to develop its relationship with Gloucester City Council's Housing Benefit Department through a programme of job shadowing and verification training.
- Training has been offered to tenants aged under 25 to promote budgeting, life-skills and to encourage sustainable tenancies.
- GCH has developed a Work Experience Scheme - set up with secondary schools situated in GCH communities to provide regular work experience placements to students from families within our local communities.