

Welfare Benefit & Debt Advice Policy

INFORMATION

Policy Name	Welfare Benefit & Debt Advice Policy
Effective From	November 2024
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Approved By	
Date Approved	
Policy Owner	Darren Shelley – Head of Customer Services
Policy Author	Caroline Gale – Welfare Benefit & Debt Advice Team Leader
Version Number	1

Version Control

Version	Date	Changes	Approver
1	November 2024		

Your Housing Group Strategic Priorities			
Safe	<input checked="" type="checkbox"/>	Viability	<input checked="" type="checkbox"/>
Landlord	<input type="checkbox"/>	Growth	<input type="checkbox"/>
People	<input checked="" type="checkbox"/>	Technology	<input type="checkbox"/>

Relevant National Standards or Regulation	Financial Conduct Authority Consumer Credit Regulations Financial Conduct Authority PS22/9: A new Consumer Duty Advice UK Advice Quality Standard IMA Statement of Ethical Professional Practice Money Advice & Pensions Services (MaPS) Quality Framework
Relevant Legislation	Consumer Credit Act 1974 (as amended by the Consumer Credit Act 2006) Equality Act 2010 Welfare Reform Act 2012 Mental Capacity Act 2005 Data Protection Act 2018 Homelessness Reduction Act 2017 Pre-action Protocol for Possession Claims by Social Landlords

1. Purpose

This document sets out the principles we adopt when delivering our Welfare Benefit & Debt Advice service to customers.

The purpose of this policy is to set out how we ensure our customers have access to appropriate welfare benefits and debt advice. To ensure our customers can understand and make informed decisions about aspects of their finances and their tenancies.

YHG supports and adopts the pledges outlined by the National Housing Federation in support of its customers, specifically by: -

- Keeping people secure at home.
- Helping people to get the support they need.
- Acting compassionately and quickly where people are struggling.

This document will be available on Your Housing Groups intranet, for internal customers and made available on the website.

2. Scope

This policy applies to all YHG customers and/or a household member in a YHG property.

We will refer customers who do not fall within the remit of this policy, but who are experiencing financial difficulty, to alternative avenues for support, this could include but is not limited to signposting to free online money management tools and the Citizens Advice Bureau (CAB). We will offer Welfare Benefit & Debt Advice to former YHG customers if they have applied and are shortlisted for one of our rented properties.

Advice may be delivered in several different ways, including (but not limited to) in person and/or over the telephone. It may involve advice only, referrals to external and internal services or a full casework service depending on our resources and the level of support required by the customer.

Where the customers advice needs fall out of scope of the Welfare Benefit & Debt Advice Team, this will be explained to the customer, and if possible, they will be signposted to other specialist advice agencies if available.

We will follow IMA & FCA guidance in the delivery of our services and performance will be continuously monitored to ensure the best possible outcomes are being achieved for customers.

3. Definitions

YHG – Your Housing Group

Customer – a tenant or household member of a YHG property

FCA - The Financial Conduct Authority

CAB - Citizens Advice Bureau

IMA – Institute of Money Advisers

4. Consultation

Consultation in relation to this policy has taken place with:

- Key internal stakeholders including YHG's Income Collection & Welfare Benefit & Debt Advice Team
- Customer Focus Group
- Risk & Compliance Group
- Customer Services Committee

5. Background and Context

The key aims of the Welfare Benefit & Debt Advice team are to:

- Maximise customer income by ensuring our customers receive the benefits they are entitled to.
- Reduce rent arrears.
- Minimise tenancy failure resulting from non-payment.

6. Policy Detail

Legal and regulatory framework

The Financial Conduct Authority (FCA) is the regulator for financial services and financial markets in the UK. Organisations are required to comply with the consumer credit sourcebook, as well as the FCA's Principles for Businesses (PRIN) when offering a Welfare Benefit & Debt Advice service.

We are a not-for-profit organisation, and our regulated permissions are limited to debt adjusting, debt-counselling and welfare benefits advice.

We have overarching responsibility to ensure Welfare Benefit & Debt Advice colleagues understand and receive training on the FCA Consumer Duty, conduct rules and CONC 8 of the Consumer Credit Handbook, for delivering regulated consumer credit activities. Training is provided annually or where there is a change in legislation to all relevant colleagues.

Under the Regulator of Social Housing's Tenant Involvement and Empowerment Standard, registered providers are required to:

- treat all customers with fairness and respect.
- demonstrate that they understand the different needs of their customers, including in relation to the equality strands and customers with additional support needs.

Principles and Standards

We have adopted the following principles and standards:

Hold the appropriate consumer credit licence under the Consumer Credit Act 1974 (as amended by the Consumer Credit Act 2006) to provide debt counselling and debt adjusting.

Have professional indemnity and public liability insurance or other appropriate arrangements in place.

Provide the service free of charge to customers.

Process all data held in line with Data Protection legislation.

Reserve the right to withdraw the service from any customer who wilfully or recklessly withholds information necessary to provide quality advice.

Ensure the remit, boundaries and limitations of the service are explained to the customer before the service is provided.

Ensure advisors hold or are working towards a recognised Welfare Benefit & Debt Advice qualification so that professional standards are maintained.

Provide non-judgmental, impartial, and confidential advice.

Service Offer

Welfare Benefit & Debt Advice Officers will work with customers to agree an approach and timescale that takes into account customers' needs and aims to improve their financial position and enable tenancy sustainment.

Welfare Benefit & Debt Advice Officers will liaise with teams across YHG (with the customers consent) to achieve the best outcomes for customers.

Welfare Benefit & Debt Advice Officers do not manage customers' finances directly.

Where the officer cannot meet the customer's needs, they will refer or signpost them to an appropriate agency (where possible) with the customer's consent.

7. Responsibilities under this policy

The Service Manager is responsible for ensuring all relevant staff have access to and understand the content of this policy and, have appropriate training to undertake their roles. The Service Manager will undertake a review of this policy in accordance with the businesses review schedule.

8. Risk Management

In failing to adequately adopt the standards outlined within this policy we risk customer detriment through hardship and homelessness, reductions in our income streams, all of which will impact our ability to provide services to our current and future customers.

9. Data Protection, Record Storage & Retention

Customer data relating to Welfare Benefit & Debt Advice is held in our case management, housing, finance & document management systems in accordance with relevant Data Protection policies.

10. Equality & Diversity

This policy meets the requirements of the Equality Impact Assessment and is compliant with the requirements of the Equality Act 2010. This means that we will not discriminate against customers on the grounds of their age, disability, gender reassignment, marriage or civil partnership status, pregnancy or maternity status, race, religion or belief, sex, or sexual orientation.

Customer data is used to assess whether the service provides fair and equitable access to Welfare Benefit & Debt Advice and support for YHG customers. Data is collated and reviewed monthly by the Team Leaders to inform service improvements. Data is reported as part of our Social Value reporting.

11. Communication

This policy will be publicised on the Groups intranet for all employees to access and made available to the public on YHG's website.

12. Learning and development

Welfare Benefit & Debt Advice Team colleagues have refresher training each year to maintain accreditation or affiliation with the FCA and/or the Institute of Money Advisers (IMA). Training is delivered when there are changes which may impact the advice and casework provided.

13. Performance management of this policy

Performance against this policy will be measured by

- Number of Welfare Benefit & Debt Advice referrals
- Benefit Gains (for customers)
- Arrears reduction for customers engaged in Welfare Benefit & Debt Advice

14. Review of this policy

This policy will be reviewed in August 2026 by the Service Manager.

Related Documents

Document Type	Name
Connected Policies and Procedures	Income Collection Policy YHG Customer Feedback Policy YHG Safeguarding Policy YHG Operational Standing Orders YHG Counter Fraud Policy YHG ASB and Hate Crime Policy YHG Customer Engagement Policy YHG Data Protection Policy YHG Equality, Diversity, and Inclusion Policy Financial Conduct Authority – Consumer Credit Sourcebook 8
Forms & Letters	
Leaflets/Publicity Material	
Training Materials Available	

Intranet/Website Page

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