



# **Senate Scrutiny Exercise into Customers' access to the services of RCH Financial Wellbeing Team**



## **1. Introduction**

1.1 This report has been written by the Senate to provide feedback from their investigation into how customers can access and use the services of Financial Wellbeing Team (FWB).

## **2. Background**

2.1 The Senate met to discuss the possibility of carrying out another investigation during the pandemic and relative to the current restrictions.

2.2 The Senate appreciate the increased demand placed on this service provision due to furlough, unemployment and self-isolation requirements at this difficult time for the public in general.

## **3. The Senate**

3.1 The Senators carrying out this investigation were Marion Wilson, Ian McArthur, Elizabeth Berry, John Clenaghan, Jim Lennon, Joe MacLean, Andrew Hurrell and Caroline Magee.

3.2 The Senate were supported in their investigation by Siobhan O’Kane, Governance & Executive Team Support Manager, RCH and Anne Ross, Governance Officer, RCH.

## **4. Report Structure**

4.1 The report outlines the methods used to investigate the current practices and the Senate’s findings. It makes recommendations based on these findings.

## **5. Methods used**

5.1 The exercise was conducted as follows:

- Due to the ongoing Government guidelines on social distancing, the Senate held an online Microsoft TEAMS meeting and agreed to carry out this short investigation.
- Some group members looked online at other RSLs, to see how their customers might access support, how easy it was to get help and to make comparisons to what is available to RCH customers.
- The Inclusive Communities Manager attended a meeting and discussed what the Financial Wellbeing Team (FWB) service delivery is currently and explained how the team had to alter their processes very quickly, at the start of the lockdown restrictions.
- Following online research of other RSLs the Senate tried to invite a specific representative from another RSL to one of the meetings. Unfortunately, that person and then their colleague went on long term sick leave.

- Several questions were asked via the TPAS(S) members enquiry service, to gain specific information. (no responses)
- Telephone calls were made to two RSLs whose websites had a webchat facility. (due to Covid restrictions the RSLs staff did not respond)
- The Senate asked what the FWB team felt would support or enhance their service delivery.

### Group discussions

The Senate are fully aware that all comments and information are treated in the strictest confidence.

Senate members have signed a Code of Conduct and confidentiality agreement and feedback will not be attributed to individual managers or customers who took part in this investigation.

## 6. Results

Method	What happened	Comments
The Senate met to discuss undertaking a second scrutiny exercise remotely.	The members agreed to undertake some online research to determine what other RSLs offer in regard to financial advice and help.	The Senate acknowledged that many customers would need to make online contact with landlords due to staff most likely to be working from home.  The Senate asked the Governance Officer to contact RSLs to establish a contact who might be prepared to provide information verbally.
The Senate met with the Inclusive Communities Manager	Discussed how RCH customers were identified as needing support; how they accessed the team and what support they got.	The manager advised that the restrictions had impacted dramatically on the service and the team had changed their delivery with immediate effect at the start of lockdown.
Online research - the Senate looked at around ten RSLs websites.	The group met on a few occasions to share information.	The Senate highlighted the limited inhouse support delivered by some RSL's and the information that was on their websites for customers.
A final meeting was held, to discuss what was to be included in the Senate's final report	The Senate again looked at, in detail, what is on offer to RCH customers to it help identify any possible	A report was drafted to be presented to RCH Board.

for Board consideration.	recommendations it might be able to make.	
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## 7. Investigation supporting notes

- 7.1 In accordance with the ongoing Scottish Government guidance, the Senate agreed to conduct this scrutiny exercise remotely. The Senate had already carried out a previous investigation in this way and was comfortable doing it again. It once again recognised, that it could be difficult to engage with some staff at other RSLs due to furlough and or working from home, with limited access to specific information
- 7.2 Due to there being no responses from the TPAS(S) membership and also no replies from specific RSLs that the Senate had contacted, it based its findings on what was available on websites only.
- 7.3 One RSL had online YouTube videos explaining what was available to customers and how to access benefits or support to complete forms.
- 7.3 The Senate was advised by the Inclusive Communities Manager that many customers are referred to the service when arrears on their rent account are noted, make a request for a meeting themselves and are given a financial check to see if there are any benefits they could claim or are referred from one of the other teams at RCH.
- 7.3 Two members of the Senate have unfortunately been in hospital over the period of lockdown and not all were available to take part in the full scrutiny exercise.
- 7.4 The Senate noted that the service on offer from the designated team at RCH offers more individual support than that given by many other RSLs it looked at. It also recognised that RCH uses every opportunity to ensure all customers who potentially need assistance are identified quickly. The knowledge and skills within the team has enabled a huge amount of money in unclaimed benefits to be secured by our customers which has supported our own incoming revenue.

## 8. Recommendations

The Recommendations agreed are:

	<b>Recommendation</b>	<b>Reason for making this recommendation</b>
1.	Explore the possibility of implementing an online webchat or botchat facility on RCH website	To enable customers to get directed to the team more quickly and have some links or answers available to them immediately.
2.	Upload YouTube videos with the RCH FWB staff providing information or taking customers	Some people feel uncomfortable asking for help and this would benefit them and

	through a process – these should be published on the RCH website giving assistance to customers.	free up more time for people who do want in person (by phone). Also using staff may be more comfortable for customers to relate to.
3.	Hold information roadshows in central places when staffing allows.	This would take the service to customers, as not all of them read leaflets or are aware of what help or benefits might be available to them.  This could be in sheltered complexes or multi-storeys.
4.	Senate to work with the FWB team to develop a questionnaire for them to give to customers making contact with them.	It will be used to identify the modes of contact used by customers. It can be given to current and new customers for feedback on accessibility of the service

## 9. Review

- 9.1 The Senate will meet to discuss the Board's acceptance or rejection of any of the recommendations.
- 9.2 An action plan for the recommendations approved by the Board, will be generated by the responsible Director and presented to the Senate.
- 9.3 Team Leads will be invited to the Senate meeting to report progress on their specific actions.
- 9.4 The Senate will have the option to attend any subsequent meetings of the Board or the Social Landlord Operations Committee, during which an update of the action plan is being presented by the relevant Team Lead.