



# RCH Policy:

# Financial Inclusion & Welfare Reform Policy 2026-29

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| Policy Owner   | Director of Customer Services        |
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| Approval Body  | Social Landlord Operations Committee |
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This policy can be made available, on request, in different languages and in other formats such as large print, audio format and braille as required.

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| <b>1.</b> | <b>Scope</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|           | <p>This policy sets out River Clyde Homes (RCH) approach to supporting our customers to build financial resilience, access services and navigate changes to the welfare system. It outlines how RCH will provide this support and work collaboratively with the local community to connect customers with wider resources that promote tenancy sustainment.</p> <p>This is a River Clyde Homes policy and therefore applies to Staff, Board and Committee members of River Clyde Homes.</p>                                                                                              |
| <b>2.</b> | <b>Introduction</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 2.1       | In 2020 Inverclyde was named as the most deprived area in Scotland according to the Scottish Index of Multiple Deprivation (SIMD) 20 data. Part of this analysis includes an assessment of income deprivation. Greenock Town Centre area was named the 5th most deprived area in Scotland in terms of income deprivation.                                                                                                                                                                                                                                                                |
| 2.2       | Financial exclusion impacts on all aspects of life and can have a significant impact on life chances. Being financially excluded, and therefore having limited access to financial products, can often lead to customers having to pay a 'poverty premium', effectively paying more for services. For example, a customer who cannot access a bank account and therefore Direct Debit will not get a Direct Debit discount and may have to pay more for utilities. Or a customer with no budgeting skills may not be able to bulk buy and therefore take advantage of supermarket deals. |
| 2.3       | The Welfare Reform Act 2012 brought about the biggest change to the welfare system since it's inception. This included the introduction of Universal Credit, a new benefit that replaced 6 existing benefits and is paid once per month, including housing costs, to claimants.                                                                                                                                                                                                                                                                                                          |
| 2.4       | The Scotland Act 2016 also brought changes to the benefits system in Scotland by devolving powers for a range of benefits. The Scottish Government have changed how some benefits are administered and introduced new benefits for Scottish residents.                                                                                                                                                                                                                                                                                                                                   |
| 2.5       | The UK's cost of living crisis began late 2021 as inflation rose sharply due to post-pandemic supply chain disruption. This has seen the cost of essential goods increase faster than wages and benefits, therefore many low-income households have experienced a significant fall in real disposable income. RCH recognises that the ongoing effects of the crisis continue to impact on customer vulnerability and that financial inclusion services are vital to support customers.                                                                                                   |
| 2.6       | This policy sets out how RCH will support customers to become financially included and manage current and future changes to the welfare system.                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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| 3.  | <b>Definitions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 3.1 | <b>Financial Inclusion:</b> Access for individuals to appropriate financial products and services. This includes people having the skills, knowledge and understanding to make best use of those products and services. Financial exclusion is often a symptom of poverty as well as a cause (Scottish Government)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 4.  | <b>Policy Statement and Responsibilities</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 4.1 | <p><b>Providing Advice and Support</b></p> <p>A key part of reducing financial exclusion is providing direct advice and support to customers. RCH is committed to providing advice services for customers via the Inclusive Communities Team which currently provide the following services:</p> <p><u>Financial Wellbeing</u></p> <p>The Financial Wellbeing service provides free, confidential advice to customers in relation to welfare benefits. This service supports customers with all aspects of welfare reform with advice including entitlement checks, applications and appeals.</p> <p>The service also provides support with more than just benefits including supporting customers to obtain bank accounts and dealing with debt issues. The Financial Wellbeing Team have a range of contact options for customers including telephone appointments, face-to-face in our offices, home visits or online appointments.</p> |
| 4.2 | <p><b><u>Working in Partnership</u></b></p> <p>RCH will be at the forefront of promoting financial inclusion for the Inverclyde area. RCH is an active member of the Inverclyde Financial Inclusion Partnership (FIP) and is committed to working with the FIP in achieving its strategy outcomes. RCH have also been involved in a number of FIP funding projects which have achieved Inverclyde-wide success.</p> <p>RCH also commit to working with a range of services locally and signpost customers for further support including the following:</p> <p><u>Credit Unions</u></p> <p>Credit Unions may be the answer for customers who are financially excluded as they offer options for saving, banking and lending. RCH commit to working with local credit unions as well as national credit unions to give customers an alternative to high street banking.</p>                                                                  |

### Debt Advice

RCH work closely with Inverclyde's Health and Social Care Partnership (HSCP) Advice Services Team who provide high-level debt solutions for customers. RCH customers can access these services via referral directly from support teams. This support customers whose debt is causing them to be excluded.

### Fuel Advice

Fuel poverty has become a more common issue faced by RCH customers and more customers are approaching RCH for advice in this area. Although RCH do not provide the advice directly, we have a range of referral options for customers.

RCH are a partner of a number of national agencies that can support customers who are in financial difficulties with utilities. This includes the Fuel Bank Foundation, Housing Association Charitable Trust (HACT) and Scarf.

RCH continues to work collaboratively with other Inverclyde-based RSLs to secure funding to provide fuel advice direct to our customers. The latest project has seen the employment of a qualified Energy Advisor who offers direct, specialist guidance to RCH customers, helping them to understand their energy usage, reduce costs, access available grants, and improve the overall affordability of their home.

### Best Practice

RCH are members of AdviceUK and are committed to learning and sharing experiences to ensure that there is a continued consistent approach to tackling Financial Inclusion and welfare reform.

### Outreach

RCH are committed to working with partners ensure our service receives the correct amount of publicity and recognition. We are committed to working within our local communities, bringing support to where our customers are to remove barriers to access for our customers.

### Food Bank and Food Pantry

RCH work closely with the Inverclyde Foodbank and the Inverclyde Food Pantry. RCH customers can access the Foodbank via referral directly from our support teams.

### Other Local Advice Agencies

RCH work closely with other local advice agencies including Financial Fitness and Citizens Advice Scotland who provide similar advice. It is important for our customers to have choice in who they receive advice from and for local organisations to work together to resolve benefit issues.

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| 4.3 | <p><b><u>Link with Sustainment</u></b></p> <p>RCH recognises the clear link between financial exclusion and a customer's inability to sustain a tenancy. RCH is committed to ensuring that no customer terminates their tenancy as a result of affordability, being financially excluded or impacted by welfare reform. To achieve this, RCH will provide direct advice, income-maximisation support as well as proactive signposting to specialist advice services. Any customer who indicates that they are terminating due to financial reasons will be referred for support as a priority.</p> <p>RCH will also provide pre-tenancy advice when required to ensure that customers are given the best chance of sustaining their tenancy.</p> |
| 4.4 | <p><b><u>Link to Rent Arrears</u></b></p> <p>RCH recognises that customers experiencing financial exclusion are more likely to struggle with paying priority bills including their rent which can place their tenancy at risk. The Rent Arrears Recovery Policy outlines RCHs commitment to a supportive and preventative approach to managing rent arrears, ensuring customers have access to the full range of advice and assistance available</p> <p>RCH acknowledges that many customers require support to manage their finances and to understand the importance of rent payment. This policy therefore commits that support will be available first and foremost to all customers who face difficulties.</p>                              |
| 4.5 | <p><b><u>Welfare Reform Mitigation</u></b></p> <p>RCH have been working to mitigate the impacts of welfare reform since its announcement and remains committed to monitoring all ongoing and future changes. The organisation will continue to assess how welfare reform affects customers and will set out the actions required to safeguard tenancy sustainment, protect rental income and support customer wellbeing.</p> <p>RCH will work in partnership with the Department for Work and Pensions (DWP) at a national level and with Job Centre Plus (JCP) at a local level.</p>                                                                                                                                                            |
| 4.6 | <p><b><u>Training and Support to Colleagues</u></b></p> <p>RCH are committed to ensuring that staff are fully informed of the changes to the welfare benefits system including developments within Social Security Scotland so they can provide accurate and timely support for customers, identifying opportunities for referral to our internal advice services. The Financial Wellbeing Team will ensure that all front-line staff members receive adequate training and regular policy updates in relation to the welfare system and benefit administration. The team will also maintain their own professional knowledge by attending external training sessions,</p>                                                                       |

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|           | monitoring national policy developments and engaging with relevant sector networks. This approach ensures that staff remain confident and competent in supporting customers to navigate the welfare system and sustain their tenancies.                                                                                                                                                                                                                                                                                                                    |
| <b>5.</b> | <b>Equality, Diversity and Inclusion</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|           | RCH will apply this policy fairly and consistently. In implementing this policy, we will not directly or indirectly discriminate against any person or group of people because of their race, religion or belief, gender, disability, age, sexual orientation, or any other grounds. Our commitment to equality and fairness will apply irrespective of factors such as age, disability, gender reassignment, marital or civil partnership status, pregnancy or maternity, race, religion or belief, sex, sexual orientation, or other personal attributes |
| <b>6.</b> | <b>Review</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|           | This policy will be reviewed in its entirety every 3 years, unless an earlier review is required due to changes in legal, regulatory or best practice requirements, or because monitoring and reporting reveals that a change in policy is required sooner.                                                                                                                                                                                                                                                                                                |