



MANCHESTER CITY COUNCIL

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Money Advice Policy

Section 1: The Welfare benefit and money advice policy.

1.1 Introduction

This policy details the approach taken by Manchester City Council Housing Services, Money Advice team. At Manchester City Council Housing Services, the Team is committed to providing a high quality, free and confidential benefit, and money advice service to all customers. In referring to customers this means anyone living in a Manchester City Council Housing Services tenancy including those in shared ownership schemes managed by Manchester City Council Housing Services.

1.2 Key aims of the service:

- To provide a high-quality information, advice, and support on welfare benefits.
- To provide a high-quality money advice service supporting customers with budgeting and debt issues.
- To prevent rent arrears, council tax arrears and reduce other financial liabilities and to prevent court action and eviction from rent arrears.
- To proactively encourage and promote partnerships with other agencies such as advice agencies, local schools etc. To assist customers in supporting their financial capability.
- To manage and coordinate any support funding allocated to the team to support customers.
- To ensure tenants incomes are maximised alongside sustaining their tenancies.

1.3 What service customers can expect:

To achieve our aims the service will treat our customers fairly, conduct our money advice and welfare rights advice with the necessary due skill, ensuring any communication is clear and easily understood. The Team will ensure the service is accessible to all our customers.

The Team acknowledge that personal debt can be extremely overwhelming. It often leads to the loss of a tenancy and even homelessness. The Team will offer advice, support, and signposting to other services if the debt issue goes beyond our remit. The overall purpose of this will be to support the customers' financial well-being.

1.4 The Team will ensure customers are treated fairly by:

Looking at their individual needs and providing advice tailored to their circumstances.

Providing advice up to debt relief or insolvency stage and then referring the customer to other providers of their choice with the debt level requirements to suit their needs.

Ensuring that all customers can access the service.

1.5 The Team will conduct our processes with the necessary due care and skill by:

Providing ongoing training and support to staff to enable them to maintain their professional qualification known as the Institute of Money Advice accreditation (IMA).

Money Advisers reviewing their cases monthly by way of case audit and a manager quality assuring a percentage of cases every two months.

1.6 The Team will operate effective risk management by:

Money Advisers reviewing their case files each month.

The Money Advice Team Leader holding meetings and bimonthly reviews to discuss cases and look at actions taken, and advice given. This will include auditing staff against the guidance issued to them in dealing with cases.

The Head of Service in conjunction with the Money Advice Team Leader reviewing policy considering any changes to legislation or other procedures.

1.7 How the Team will work with our customers:

Money Advisers will obtain relevant permissions from the customer to share information with other agencies. This is to enable the Adviser to provide the right support to the customer. This will always be in line with data protection legislation.

However, there will be certain situations whereby the Team do not have to obtain prior permission to disclose personal information. This includes where there are safeguarding concerns.

The Team will aim to provide information and advice face to face in our offices, by letter, email, telephone, and where extra support is required, the Team may conduct appointments at the customer's own home or another location which is suitable and safe for us and the customer.

Appointments will normally only be provided during office opening hours but exceptions can and will be made where there is no alternative, and any risk can be managed.

Where necessary the Team can arrange for interpreters and for communications to be translated where the need arises. They can also arrange for signers and to vary our communication to suit the needs of the customer such as large print.

Section 2: Key areas of responsibility

2.1 Welfare benefit advice

Money Advisers can assist customers with all types of benefits, Universal Credit, tax credits and pension credit. This includes help to make any new claim through to mandatory reconsideration cases.

Money Advisers will advise what a customers' entitlement should be based on the information the customer provides to them and provide support where needed for the customer to make a claim, request a review of a decision or signpost to other services for help with formal appeals.

The Team will be unable to assist a customer to make a claim, to request a review of a claim or appeal a decision on a claim where the Team determines they are ineligible. The Team will be clear when they notify the customer of this. They will be advised that they can seek a second opinion from another advice agency.

Where they determine that a customer is receiving any benefit that they are in fact not entitled to claim, the Team will first advise them that this is the case and advise them to contact the relevant benefit agency immediately.

However, where the Team suspect that they will not do so or that benefit fraud is being committed by a customer, they have a duty to report fraud to the relevant agencies and will follow our Fraud Policy and procedures around reporting fraud.

2.2 Money Advice

All customers will have access to a free, impartial money advice service.

The Team only offers advice on low level debt cases. Where a case requires higher level debt advice such as a debt relief order, insolvency, or other services beyond our remit then they will signpost the customer to their chosen agency.

The advice given will always have regard to a customers' best interest and will be completely impartial. For example, where there are rent arrears or other charges owed by the customer to Manchester City Council then these will not be favoured in any advice that the team give.

The service will not be provided where there is a conflict of interest, and any such conflict cannot be managed. For example, because Manchester City Council Housing Services may be at the eviction stage of its legal action process. In these circumstances customers could be signposted to the appropriate independent advice agencies and advised to seek independent legal advice.

The Team will always warn customers of the consequence of non-payment of fines, rent or other debts that could result in the loss of possessions or property due to eviction or seizure of goods.

The Team will advise customers of the consequences of not keeping up with credit agreements, ignoring correspondence and costs and consequences of not maintaining such payments.

Cases defined as falling outside of our remit will not be taken on such as debt relief order or Bankruptcy (Insolvency).

Section 3: Costs and fees

The Team operates as a not-for-profit organisation and receive no monies in respect of any advice the Team offer in either debt advice work or welfare rights work.

Section 4: Complaints

Complaints and appeals will be dealt with in accordance with the Housing Services Complaints' policy.

Section 5: Compliance

The policy aims to ensure that Manchester City Council Housing Services comply with regulatory requirements.

Policies and publications to be read in conjunction with this policy:

1. Rent arrears policy and procedure.
2. Competency framework for Money Advisers.
3. Complaints Policy
4. Data Protection and Confidentiality Policy
5. Lone Working Procedure
6. Safeguarding Policy
7. Fraud Policy

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