



Customer Care Plan

The SMART Money Advice Project has offered high quality Free, Impartial and Confidential Money Advice since 2004.

If you are a tenant of Grampian Housing Association you can access the project through speaking to your Neighbourhood Officer or Income Recovery Officer. It is also possible to self-refer into the project by contacting SMART Money Advice Project to request more information about the service.

The SMART Money Advice Project tailors advice and practical assistance to match your personal situation. The Project does not charge a fee for the service it offers. SMART is independent and can negotiate on your behalf with agencies you may owe money to. The project staff will provide you with clear guidance on options and consequences around your chosen course of action.

SMART Money Advice Project will offer advice and options, however staff will not tell you what you should do. Once you have made a decision, SMART staff will support you through the process in a non-judgmental, empathetic manner which will empower you to deal with your financial situation.

This plan has been compiled to inform you about the service you can expect from the SMART Money Advice Project.

- **A Free Service** – SMART Money Advice Project provides its service free of charge. The costs of the project are met through contributions from the project partners.
- **Confidentiality** – Information you provide to your adviser allowing them to resolve your financial issues will be stored securely and not passed on to anyone without your express permission. Your adviser will discuss any rent arrears with the relevant Neighbourhood Officer/Income Recovery Officer, in order to find a sustainable resolution and prevent recovery action – however no additional information will be divulged. All information is stored electronically in our secure system Advice Pro.
- **Impartiality** – SMART Money Advice Project is completely independent and offers impartial advice designed to resolve any financial problems you may experience. The advice offered will represent all the available solutions available in Scotland.
- **Service User's right to decide** – SMART Money Advice Project staff will make you aware of the options and consequences around all the available solutions. Once you are in possession of all the available information, you will be expected to select your preferred option. Your adviser will then support you and work with you towards achieving that solution. The SMART Money Advice Project believes that providing information and explaining consequences contributes to the empowerment of service users.
- **Referrals** – Once referred to the SMART Money Advice Project, our Support Services Administrator will contact you within 1-2 days by telephone to gather more information on your current circumstances to assess the support you require. During this telephone call, the Administrator will explain the service, provide initial information and refer you to a

Money Adviser for specialist advice. The Money Adviser will aim to arrange an appointment, at a mutually convenient time and usually within 1-2 weeks.

- **Support in your own home** – SMART Money Advice Project is predominantly a home visiting service and will visit you in your own home to provide advice and support. Alternatively, you may wish to visit the office for support – SMART Money Advice Project is based within Grampian Housing Association and can offer appointments at our Aberdeen or Elgin office. Office appointments will be conducted in private interview rooms. SMART can also provide appointments via conference call using our system BlueJeans.
- **Accessibility** – Our offices premises are centrally located in Aberdeen and Elgin, easily accessible. Our Aberdeen office is open Monday, Tuesday, Thursday and Friday 10am to 1pm. Appointments can be arranged out with these times with your Money Adviser. Our Elgin office is open by appointment only but our Money Adviser will accommodate clients where possible. Our office premises are suitable for wheelchair users and we have a hearing loop. Any paperwork we give you can also be provided in different formats if requested e.g. large print, different language. If English is not your first language, Grampian Housing Association, are members of Happy to Translate. We can provide an interpreter for appointments where required. Please just speak to your Money Adviser if you require any documents in a different format or access to a translator.
- **Telephone Calls** - Our advisers spend most of their time visiting service users in their own homes. If you telephone the SMART Project or Adviser direct on their mobile, and are unable to speak to your adviser, you will be invited to leave a message. Your adviser will get back to you once they return to the office within 24 hours. An out-of-office message will be recorded for prolonged periods of staff absence such as annual leave.
- **Correspondence** – SMART Money Advice Project will respond fully to your letter/email/text message within a reasonable timescale of approximately 5 working days. Often correspondence between the SMART Money Advice Project and other agencies can be prolonged, however your Adviser will keep you fully updated with progress at all times.
- **Equalities** – The SMART Project is committed to treating all service users fairly and equally. To this end the project will not discriminate on grounds of age, disability, gender, race, religion or belief, or sexual orientation. We provide information in English but can arrange for these resources to be translated into different languages and formats. The SMART Money Advice Project can access Interpretation services including British Sign Language translators. We can look at producing information in Braille or large print and our Website is Browse aloud enabled. We ask you to contact us to discuss any specific requirements.
- **Service user Participation** – Service users can participate in the development of SMART Money Advice Project through a number of opportunities. Each year all service users are given the opportunity to comment on the service they received through the SMART Money Advice Project Questionnaire. SMART Money Advice Project welcomes any feedback from service users. The project believes that Complaints, Compliments and Comments can all lead to improved service delivery and an enhanced customer experience for service users.

For further information please contact SMART using the contact details below:

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