

Anti- Poverty Strategy

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HACKNEY HOMES

ANTI-POVERTY STRATEGY

2008-2011

1. Introduction

There is no universally accepted definition of poverty. It can be defined in absolute or relative terms. Absolute poverty is where there is a lack of basic human needs. Modern definitions of poverty have moved away from those based on a lack of physical necessities towards a more social and relative understanding.

'Persons, families and groups of persons whose resources (material, cultural and social) are so limited as to exclude them from the minimum acceptable way of life in the Member State to which they belong.' EU

'Poverty is defined as a household whose income is less than 60 per cent of median income.' DWP

Poverty is linked with social and financial exclusion. The poor are more likely to be financially excluded and in turn financial exclusion makes poor people poorer, they need to pay more for acquiring cash and credit and in purchasing basic goods and services. It is estimated that people on low incomes pay a 'poverty premium' of around £1,000 a year in using basic financial services and utilities¹.

This anti-poverty strategy aims to address these issues and works towards Hackney Homes mission: *'To deliver excellent, responsive housing services with decent homes and estates. To help residents lead healthy lives in safe and sustainable communities.'*

2. National context

2.1. Introduction

Living in a household where no-one works is the biggest hallmark of poverty. If you live in a household where no-one works you have a greater than one in two chance of living in poverty. In 2007² 36% of households in social rented housing had no-one in work due to unemployment, disability or other reason. The Hills report³ highlighted social housing's role in providing better employment outcomes for tenants, including integrated support and the provision of local work and skills. Recent research⁴, however, showed that that living in social housing is not a barrier to work, personal circumstances having a much greater influence including health, childcare responsibilities, debt, drug and alcohol dependency, criminal records and multiple disadvantage.

¹ Save the Children and Family Welfare Association, 2007

² Labour Force Survey, 2007

³ Ends and Means: future roles of social housing in England, John Hills CASE, 2007

⁴ Social Housing & Worklessness, DWP 2008

2.2. Welfare reform

The Government's Welfare Reform proposes a benefit system that rewards responsibility, encourages them to look for work and the basic skills they need for the future. It also seeks to give more support to people to help them get back to work. The government points to the evidence about the benefits of work for people's well-being and their children's life chances and about the need for people to get the skills to progress in an increasingly competitive and globalised society. The measures are intended to enable the Government to realise its aspiration of an 80% employment rate for people of working age and an inclusive society where there is opportunity for all.

2.3 Financial exclusion

A minority of people are unable to access even the most basic financial services and find themselves trapped outside the financial mainstream. For these people financial exclusion causes real disadvantage, it makes:

- Day-to-day money management more difficult and expensive, and can make it harder to find a job;
- It harder for families to plan for the future and manage spending;
- People more vulnerable to financial distress and a spiral of debt, poverty, hardship.

The Treasury has published its document, Financial Inclusion The Way Forward 2007 which addresses the issue. The Government believes that everyone should be able to manage their money effectively and securely, through having access to a bank account, and the confidence and capability to get the most from it.

2.4 Fuel poverty

With the rising price of fuel, fuel poverty is likely to become more of an issue. The main cause of fuel poverty in the UK is a combination of poor energy efficiency in homes, low incomes and high energy prices. The government developed a Fuel Poverty Strategy in 2001 that aims to bring an end to fuel poverty and the 2007 Energy White Paper sets out a number of measures to tackle fuel poverty. For social housing fuel poverty is intended to be addressed through the Decent Homes programme and the Carbon Emissions Reduction Target (CERT) which is an obligation on energy suppliers to achieve targets for promoting reductions in carbon emissions in the household sector.

2.5 How poverty affects different groups

- Half of all people living in social housing are in low income households compared to 1 in 7 of other tenures.
- The proportion of children and pensioners who live in low income households has been falling. In contrast the proportion for working age adults without dependent children has remained broadly the same. A third of all people in low income households are now working age adults without dependent children and the majority of these are single adults rather than couples.⁵
- 55% of working age lone parents are working, 25% of those not working in London want to work.
- Disabled adults are twice as likely to live in low income households than non-disabled adults, mainly due to the high levels of worklessness. A graduate with a

⁵ Poverty Indicators, New Policy Institute

work limiting disability is more likely to be lacking but wanting work than an unqualified person with no disability.

- People from minority ethnic groups are more likely to be income poverty than white British people, 70% of those in income poverty in inner London are from minority ethnic groups. Income poverty varies between ethnic groups with Bangladeshis (65%), Pakistanis (55%) and black Africans (45%) having the highest rates.⁶
- There is a lack of information on poverty amongst gypsy and travelers. However, in a recent report on Gypsy and Travellers in Hackney, only 1 in 3 were in employment.⁷

3.1 Local Area Agreement

The indicators, targets and outcomes in Hackney's Local Area Agreement (LAA) are derived from Hackney's Story of Place - a vision for Hackney which places tackling worklessness, raising educational achievement, and improving economic performance at the heart of making Hackney a better place to live, work and visit. To achieve this vision there will be a focus on tackling worklessness, closing the housing gap, continuing educational improvement, improving environmental sustainability.

The primary focus of the LAA is workless 18 – 24 year olds. This group is disproportionately represented in terms of the overall population. Other priority groups include lone parents, people on incapacity benefits and those that are economically inactive. These groups are at greater risk of being workless or existing mainstream provision does not reach out to these groups.

This strategy clearly fits in with Hackney's vision and our measures for tackling poverty will help meet these objectives.

3.2. Borough Demographics

Hackney's population was estimated to be 207,000 in 2004 and the GLA predicts growth to 257,093 by 2031. Hackney had a lower than London and national average number of people aged 55+ and a higher than average proportion of young people, with more than a quarter (27%) under 19. A disproportionate number of young people in Hackney are placed at a disadvantage compared to their peers with 37.7% affected by deprivation as a result of living in households dependent on benefits and 1/3rd living in single parent households.

Hackney is a very diverse borough with 59.4% white households, lower than the London and national average. The second largest ethnic group are black or black British (25%), higher than the London and national average followed by Asian or Asian British (8.6%). Diversity is greater amongst social housing tenants than private rented or owner occupiers.

Households with dependent children represent 29.9% of Hackney's population which is similar to London and the national average. However, 33.4% of these are lone parents which is 7% higher than the London average and 11% higher than the national average.

⁶ Poverty among ethnic groups, Joseph Rowntree Foundation, 2007

⁷ Provision of services to travellers in Hackney, CURS, March 2005

3.3. Themes

Unemployment

Low levels of employment are important factors explaining poverty and deprivation in the borough. Even for those in employment, lack of skills often means that earnings are below average. Hackney residents are likely to earn £51pw less than the London average. Unemployment is higher in Hackney (at 12%) than across London (8%) or Britain (5%), and an estimated 5.5% of Hackney's working age population are claiming Job Seekers Allowance (compared to 2.6% nationally). However, a much higher proportion of Hackney's working age population are claiming long-term benefits, including Incapacity Benefits (9.4% in Hackney, compared to 6% for London) and Lone Parent benefits (5.4%, compared with 3% for London).

Education

The promotion of Hackney's children and young people's wellbeing is essential to maximising their life chances. There is therefore a need to tackle the underlying causes of child poverty and inequality within the Borough. Primary school achievement is bottom of the national league table, 41.7% of secondary pupils achieve 5 A-C GCSEs an increasing figure but still below the national average of 45%.

Health and well being

Health is determined by factors such as income, housing, education, employment, crime and the quality of the local environment. The Census 2001 showed that 10% of Hackney's working population had a limiting long term illness, defined as a self-reported, generic term for a chronic condition which limits the work or activities that a person can do. The levels of mental illnesses such as schizophrenia and neurosis give some indication of the mental health of an area. Hackney's rates for these conditions are amongst the worst in Inner London. Reducing levels of worklessness in the borough for instance will make a substantial impact on people's sense of physical and mental well-being.

3.4 Hackney Homes objectives and customer profile

This strategy links with Hackney Homes key objectives:

- Providing excellent accessible services;
- Delivering modern homes;
- Running Hackney Homes well;
- Improving neighbourhoods.

One of our values is to be aware of the needs of all our tenants and leaseholders. To this end we are in the process of collecting data on our residents so that we can plan and improve our services. We recognise that this data is currently incomplete and so refer to census data where this is seen to be a more accurate picture. The data shows:

- Half (50%) are aged between 30 and 49 years and nearly one quarter are of pensionable age (21%);
- 18% have a disability, with the majority of people with a disability having a hearing, speech or vision impairment;

- Over a quarter are retired (28%), over one quarter are working either in full or part time employment or self employed (18%, 7% and 3% respectively), the census data 2001 showed 49.6% of our tenants were economically inactive, with 18.7% being unemployed;
- The census showed is that the majority of customers are White (52.5%) and just over a third (36.6%) are Black or Black British, 4.7% are Asian or Asian British and 3.4% are mixed race, only 2.7% are from other ethnic groups;
- Six in ten customers are female (60%) and four in ten are male (40%);
- The majority of customers are Christian, just under one-fifth are Muslim (17%) and almost a further one-fifth (17%) are of other religions/ faiths and beliefs.

4. Our approach

4.1 Objectives

This strategy is crucial for demonstrating our commitment to tackling poverty. Tackling poverty is one of the most important factors in reducing social exclusion and improving the lives of our residents. We have five main objectives for tackling poverty amongst Hackney Homes residents:

- To maximise income for residents through training and employment opportunities;
- To reduce the cost of living in a Hackney Homes property;
- To increase access to services and information;
- To advise on managing money and dealing with financial distress;
- To raise awareness of services available;
- To consider the impact of our policies and costs to residents.

4.2. Current measures to combat poverty

We have adopted a number of measures to help combat poverty. These include the following.

Maximising income for residents through training and employment

- **City Strategy Pathfinder ‘Ways into Work’ pilot** – Hackney Homes residents are benefiting from this pilot project lead by Hackney Council working in partnership with our housing management partners (Pinnacle and Pathmeads) to help get residents into work. Outreach workers are engaging with unemployed residents on Hackney’s estates through door-knocking, fun days, etc, with the target of registering 1,620 residents onto the programme to receive support, job brokerage, supported employment with the aim that a number of them will obtain a sustainable job.
- **Local employment partnership** – in partnership with Job Centre Plus we are helping our residents access work opportunities. The partnership has set up a job brokerage, Hackney On-Site Recruitment that works closely with Hackney residents to prepare them for employment opportunities arising from the Decent Homes programme. The project includes work trials, pre-employment training and simplified application processes.
- **Training in construction** – We have a number of opportunities for Hackney Homes residents to obtain training in construction through our partnerships with contractors

and to work on the delivery of our Decent Homes programme. This includes Woodberry Works which enables local residents on Woodberry Down to get hands on experience and recognised qualifications within a wide range of courses and in a supportive environment.

- **Local labour initiatives** – where we are regenerating estates we have agreements with our contractors to recruit a percentage of their workforce from the local community. On Woodberry Down contractors recruit 25% of their workforce from the local community, on Nightingale Estate our contractors are required to recruit 30% of their workforce from the local community and provide 10 trainee places throughout the course of the development. Our contractors working on our Decent Homes programme recruit 12.54% local labour and 16 trainees as at August 2008.
- **Apprenticeships** – we employ 29 apprentices in electrical, plumbing, carpentry, painting and decorating or multi-skilling trades. We advertise these opportunities to our residents through our newsletter, website, local schools, posters through the Tenants and Residents Associations; 5 apprentices are resident in a Hackney Homes managed property.
- **Employment within Hackney Homes** – we currently employ 172 residents (22% of our staff) within Hackney Homes managed properties, we have a partnership agreement with Job Centre Plus to recruit cleaning, grounds maintenance and apprenticeship posts and have signed up to Workstep which helps people with disabilities into employment.
- **Keep it moving project** – Hackney council are providing weekly mentoring sessions to 16-18 year olds across the borough where they can get information on jobs and training opportunities that they might be interested in and support to access them.
- **Increasing basic skills** – we have worked with The Learning Trust, College of North East London and local training organisations to deliver programmes of ESOL, ICT, literacy and employment related training, which have reached over 500 residents.
- **Volunteering opportunities for residents** – we have enabled a number of volunteering opportunities, helping residents participate in their communities and for some to learn new skills. We have recently trained 17 residents to become resident inspectors, inspecting areas of Hackney Homes services, the Woodberry Down Community Library is run by local volunteers and there is a volunteers programme that provides one to one support for people getting back into work. We are working with the Council's Olympic team to ensure that there are volunteering opportunities for residents arising from the Olympics.
- **Signing up new tenants** – we collect details of tenants income at sign up and provide benefits advice as appropriate, staff have access to a benefits calculator and are trained in giving basic advice and in providing help with claiming benefits, all new tenants are then visited within 20 days to ensure that any problems are dealt with at an early stage.
- **Pride of Place reward scheme** – we have a reward scheme called Pride of Place, that rewards tenants who pay their rent, look after their homes and estates and are considerate neighbours. There is a quarterly prize draw, where 6 tenants receive a £500 voucher to spend on home improvements, home decorations or gardening works. A further 6 tenants receive £100 in shopping vouchers.

Reducing the cost of living in a Hackney Homes property

- **Decent homes works** – we have carried out a range of works as part of our decent homes programme that will help reduce the cost of living in our properties. These

include replacement windows, doors, heating, insulation and more efficient boilers. The energy efficiency of our homes has increased as seen by the average SAP rating on our homes now being 73 having increased from 40 four years ago.

- **Green estate initiative** – we are piloting a green estate initiative on two of our estates to help residents save money and energy, this initiative is being run in partnership with Hackney Council, London Energy Efficiency and npower. Energy saving initiatives will be installed e.g. solar panels and wind power. Residents will receive free electricity monitoring equipment to see how they use energy. They will also get advice and tips on reducing energy consumption. It is estimated that residents could save up to £280 per year.
- **Energy saving lightbulbs** – we issue free energy saving lightbulbs to all our tenants when we carry out a repair or they can collect them from our local offices.
- **Decoration pack** – we provide a decoration pack for all new tenants, this consists of enough decorating materials to decorate their home plus some basic tools e.g. brushes and dust sheets.
- **Decorating for elderly** – we provide a decorating service for elderly tenants whereby two rooms can be decorated per year.
- **Gardening service for the elderly and disabled** – we provide a gardening service for elderly tenants and those who have a disability.

Increase access to services and information

- **Wide range of promotional leaflets** – we have produced a wide range of leaflets providing information on services available including on financial advice available, the credit union, construction training, saving energy and saving money.
- **Access to affordable credit and savings schemes** – we promote Hackney Credit Union to residents through our newsletters and information leaflets, our neighbourhood offices refer residents to the union when appropriate.
- **Low cost insurance** – we provide a low cost insurance scheme for tenants where insurance costs can be paid weekly with the rent.
- **Turkish Advice Project** – responding to a local need in Stoke Newington our housing management contractor, Pathmeads, provides a Turkish Advice service two days a week, this ensures that Turkish speakers get access to information on our services.

Managing money and dealing with financial distress

- **Dealing with rent arrears** – we take a preventative approach to tackling rent arrears, as far as possible minimising legal action and the additional costs that this gives to tenants.
- **Targeting services to poor payers** - we have analysed the customer profile for debtors, showing the age groups and ethnic communities most likely to fall into debt. Rent arrears are highest with African Caribbean tenants and we are taking action to address this, including boosting Housing Benefit take up.
- **Payment options for tenants** – tenants can pay their rent in anyway that suits them; however we do have warning statements about credit cards and suggest that they are only used when the money is there to pay the bill.
- **Collection of water rates** – we collect water rates with the weekly rent enabling tenants to pay these in weekly installments.

- **Incentive scheme** – we operate an incentive scheme to encourage prompt payment of rent and reduce debt,
- **Welfare benefits and debt advice** – we fund a Welfare Benefits and Debt Advisor post based within the Hackney Community Law Centre who provides a dedicated resource to Hackney Homes residents only. The post has brought in £102,000 for Hackney Homes in benefits received at a cost of £44,000; this is not including the additional income secured for tenants.
- **Leaseholder and freeholder services** – we give advance notice of service charge bills and have a range of payment methods and options set out in our leaseholder handbook to help leaseholders deal with the costs of major works. These include a 12 month interest free period, a 24 month and 36 month period, with the first 12 months interest free, and an option, if the leaseholder is over 60 years old, to place a charge on the property that only becomes payable when the property is sold. A Major Works Day and a Financial Advice Day were held in 2007 and these are being repeated this year.

Raise awareness of services available

- **Training residents on energy saving** – over the last 4 years we have trained residents on energy saving measures through exhibitions, workshops and seminars.
- **Promotion of services through the Hackney Homes newsletter** - we promote local services and initiatives through our newsletter, Hackney Homes news.
- **Financial education and awareness training** -
- **Promotion of benefits available**

4.3. Working in partnership

We will continue to work in partnership with other organisations and seek external funding to maximise the impact of this strategy. Some of the opportunities for partnership working are expected to arise from:

- Team Hackney
- Working with other teams within the local authority and other statutory bodies to develop welfare benefits take-up campaigns
- Hackney Credit Union
- Hackney Community Law centre
- CHAS
- Housing management contractors
- Contractors
- Local colleges
- Schools – citizenship programme
- Adult learning
- Mainstream lenders – banks and building societies
- Energy suppliers
- Shoreditch Trust

4.4. Future strategy

The reasons for poverty are diverse; likewise the response must be diverse. This strategy therefore tackles poverty in a number of different ways, some short-term, others longer term in their effect.

Whilst we are already doing a lot of good work that helps address the poverty of our residents we know that there is more that can be done. This includes:

1. Developing a pro-active, information-sharing approach to tap into the creativity of staff in looking for innovative solutions and suggestions and sharing good practice throughout the organisation.
2. Gathering more information on our residents and their needs, recognising that we are currently relying on data from the 2001 Census and incomplete profile information.
3. Identifying our residents who need help in finding work or training opportunities and referring them to appropriate initiatives or organisations that can help.
4. Improving partnerships with organisations that provide employment or training initiatives that would benefit our residents.
5. Considering how we can use our purchasing power to benefit residents.
6. Building better links with Hackney Credit Union, an already established Credit Union that provides savings opportunities, accessible loans and other financial services to residents of Hackney.
7. Working with utility companies that can offer more equitable services to residents. It is people who can least afford higher prices for gas & electricity who are charged the most. We want residents to have access to fuel supplies at the same rate whether they pay their bills by pre-payment meter, quarterly account or by direct debit.
8. Continuing to look at how we can improve the energy efficiency of homes.
9. Ensuring our services that help tackle poverty are available to both tenants and leaseholders.
10. Expanding the debt advice service that is not meeting demand but demonstrates value for money.
11. Improving our knowledge of residents who do not have access to basic financial services, including a bank account.
12. Keeping our residents informed of services that are available through Hackney Homes and other organisations and partners.
13. Improve awareness of staff of this strategy and the work that Hackney Homes is already doing to combat poverty.
14. Better monitor our success in tackling poverty.

We have developed an action plan as part of this strategy that addresses action needed within the next three years to improve and co-ordinate our approach to tackling poverty amongst our residents.

4. Monitoring and review

This strategy and action plan will be monitored by the Management Team on a quarterly basis.

We will monitor the impact of this strategy against the six strands of diversity – Age, Disability, Ethnicity, Gender, Sexual Orientation and Religion - to ensure that Hackney

Homes is addressing poverty and needs fairly .We will carry out impact assessments of key initiatives to assess their effectiveness in combating poverty.

The strategy will be updated annually and a report produced for Board. Residents, stakeholders and staff, as appropriate, will be involved in a full 3 yearly review.

5. Action plan 2008- 2011

	Action	Directorate	Responsibility	Outcomes	Target Date
Maximising residents income through employment and training opportunities					
	Identify key relevant agencies in Hackney that deliver training and employment opportunities for residents including Local Strategic Partnership, Regeneration agencies, Hackney Council, ensure that HH is represented and relevant staff are informed of initiatives and opportunities available.	Finance and Resources	Tom Hogan	HH residents benefit from employment projects available.	2008/9
	Report to HH Board on the work of the City Strategy Pathfinder pilots and identify whether the work can be extended to all residents in Hackney council properties.	Finance and Resources	John Newton (JN)	HH residents are referred to employment and training projects	2008/9
	Use the information obtained from the aspirations survey of residents on Woodberry Down estate to identify employment anti-poverty measures to be included within Woodberry Down action plan.	Finance and Resources	John Newton (JN) Neil Vokes	Develop initiatives that meet residents needs.	2008/9
	Amend sign up procedures to ensure that new tenants are made aware of learning and employment opportunities at sign up.	Resident Services	Malcolm Brewer	Identify new residents who would benefit from employment or training initiatives.	2008/9
Reducing the cost of living in Hackney Homes property					
5	To increase energy efficiency of Hackney's homes from a	Property	Alan Turner	Increase SAP	2009/10

	Action	Directorate	Responsibility	Outcomes	Target Date
	SAP rating of 72 to 73.	Services		rating to 73.	
7	Review the success of the Green Initiative and agree a programme to roll out to other estates as appropriate.	TBA		Identify the impact of GI on tackling poverty and action plan for taking it forward	2009/10
8	Consider offering a repairs service to leaseholders.	Property Services	Gary Penticost	Repairs service provided at cost that would encourage leaseholders to maintain their investment.	2009/10
9	Consider implementing a pilot combined heat and power scheme in Shoreditch and assess the benefits to residents and Hackney Homes.	Property Services	Gary Penticost	Identify whether combined heat and power scheme will benefit residents and HH.	2010/11
10	Consider alternative energy supplies with the aim to reduce costs to HH and residents.	Finance and Resources	John Newton	Cheaper energy for residents and HH.	2009/10
11	Carry out a feasibility exercise on extending the decorating service to vulnerable tenants.	Resident Services	Malcolm Brewer	Reduce costs of decorating for vulnerable.	2009/10
12	Investigate low cost furniture options for residents.	Resident Services	Malcolm Brewer	Residents have access to low cost furniture.	2009/10

	Action	Directorate	Responsibility	Outcomes	Target Date
13	Report on the impact of energy saving training on residents	Resident Services	Clive Taber or John Ferman	Identify impact of energy saving training.	2009/10
Increase access to services and information					
14	Promote information on affordable and accessible credit through website and leaflets to steer people away from expensive credit options.	Resident Services	Clive Taber	Reduce use of expensive credit by residents.	2009/10
15	Develop a link on the HH website and leaflets in NHOs on Credit Union and promote the services available, include information in newsletter and invite to annual conference. Include leaflets with rent statements. Incorporate in rent arrears procedures	Finance and Resources	Sally Raphael	Increased awareness and use of Hackney Credit Union.	2009/10
16	Identify tenants who do not have access to bank accounts and promote options available at sign up and within rent arrears procedures.	Resident Services	Clive Taber	Increased access to bank accounts for residents.	2009/10
17	Develop links with major clearing banks to allow tenants access to mainstream banking facilities.	Resident Services	Clive Taber	Increased access to bank accounts for residents.	2009/10
18	Review information provided through the website on access to employment and training initiatives, accessing debt advice and affordable credit.	Resident Services	Clive Taber	Increased awareness of services available that can help increase income.	2009/10

	Action	Directorate	Responsibility	Outcomes	Target Date
Managing money and dealing with financial distress					
19	Monitor the amount of income the Debt Advisor post secures for tenants to show the benefit of the post in tackling poverty.	Resident Services	Clive Taber	Knowledge of the full costs and benefits provided by the service.	2009/10
20	Consider expanding the Debt Advice service as it currently cannot meet demand.	Resident Services	Clive Taber	Increased access to local debt advice.	2009/10
21	Consider the costs and benefits of extending the payment period for leaseholders.		Pat Ronayne	Increased payment options for leaseholders.	2009/10
22	Consider offering Pay Point payment option for leaseholders		Pat Ronayne	Increased payment options for leaseholders.	2009/10
23	Hold annual Major Works Days and Financial Advice Days for leaseholders and freeholders following success of first ones held.		Pat Ronayne	Increased awareness of advice and assistance available for leaseholders.	October 2008
24	Consider holding Financial Advice Days for tenants	Resident Services	Clive Taber or John Ferman	Increased awareness of advice and assistance available for tenants.	2008/09

	Action	Directorate	Responsibility	Outcomes	Target Date
Raising awareness of services available					
25	Provide training to 500 -1000 people per year (3000 between 2008 – 2011) residents on energy saving measures. Provide advice to those attending energy exhibitions and Home Energy Checks and Low Energy Light Bulbs.	Property Services	Alan Turner	Raise awareness amongst residents of energy saving measures.	2009/10
26	Target campaigns and publicity on employment and training opportunities, financial information and advice to residents that will benefit from it most.	Resident Services	Clive Taber or John Ferman	Increased knowledge of HH residents.	2009/10
27	Investigate the possibility of working with partners and sponsors to develop a personal finance handbook and website to promote local services and initiatives to residents.	Resident Services	Clive Taber or John Ferman	Raise awareness of services available.	2009/10
28	Investigate working with the Council and the public sector on Financial Literacy training for residents.	Resident Services	Clive Taber or John Ferman	Increase Financial Literacy amongst residents.	2010/11
29	Consider targeting financial advice to specific groups e.g. those approaching retirement, those with dependents who are nearly 18 etc.	Resident Services	Clive Taber	Increase financial awareness at times when needed.	2009/10
To consider the impact of our policies alongside the Equality & Diversity Strategy and costs to residents					
30	Obtain feedback from residents on the strategy and action plan and revise the action plan accordingly.	Finance and Resources	Tom Hogan	The strategy reflects residents views.	2009/10

	Action	Directorate	Responsibility	Outcomes	Target Date
31	Brief staff on this strategy and their role in promoting and delivering it.	Finance and Resources	Tom Hogan/Clive Taber	A consistent approach on anti-poverty is delivered from HH.	2008/09
32	Ensure that all new policies developed address anti-poverty issues and help work towards this strategy.	Finance and Resources	Tom Hogan	A consistent approach on anti-poverty is delivered from HH.	2008/09
33	Identify a lead on anti-poverty within the Executive team.		Neehara or Neil or John Ferman		2008/09
34	Continue to collect data on the household profile of HH tenants to help target information and initiatives to tenants who would most benefit.	Finance and Resources	Tom Hogan		2008/09
35	Consider conducting a questionnaire to establish more accurately the demographics of Hackney including details of bank accounts, of fuel poverty, reliance on doorstep lenders, awareness of money advice & credit union facilities, reasons for any rent arrears and their employment situation.	Finance and Resources	Tom Hogan	Measure and increase access to low cost bank accounts	2008/09
36	Monitor needs and services provided including by age, gender, ethnicity, disability, sexual orientation and religion.	Finance and Resources	Tom Hogan	Ensure that needs are fairly met and identify any issues relating to specific groups.	2008/09