

Anti-Poverty Strategy

1. Introduction

- 1.1 Our overall aim is to create homes and neighbourhoods which we can all be proud of whilst delivering an efficient and well run business.
- 1.2 We have a long history of being more than a traditional landlord delivering core landlord functions. We are heavily invested in our customers and communities, understanding that a wider investment creates neighbourhoods that don't just survive, but thrive.
- 1.3 We recognise that many of our communities are areas that are deprived but beneath those statistics we know there are many people and families who thrive in the community, and have a positive impact and who would resent that label. We know our customers include people enjoying their retirement, some are at home looking after their family and others work to support themselves and their families. We also recognise that through no fault of their own some of our customers experience hardship and poverty at some point in their lives and as a responsible landlord we want to do what we can to offer support where it is needed.
- 1.4 We are committed to the wider Greater Manchester (GM) anti-poverty pledges and are currently delivering on each of these as referenced at 4.1 of this strategy. A copy of the GM Pledges can be found on the Greater Manchester Housing Providers website [here](#).

2. Purpose/ Scope

- 2.1 This strategy document and associated action plan (Appendix 1) and graphic (Appendix 2) outlines how we define poverty and anti-poverty activities; provides statistical detail and outlines the general approach of empowerment, skill and resilience building, and partnership working to mitigate the impact of, and combat poverty.
- 2.2 The purpose of this strategy is to pull all the existing anti-poverty activities currently carried out and planned, together in one coherent strategy and action plan.

3. Drivers

The key drivers for this strategy are:

1. To mitigate the impact of poverty enabling our customers to be able to think about the futures for themselves and their families as opposed to how they get through each day, improving wellbeing and outcomes.
2. To mitigate the impact of debt.
3. Ensure sustainable tenancies and maximise rental income.
4. Ensure sustainable and thriving communities where people want to live

4. Definitions

- 4.1 Poverty is highly complex and difficult to define. However, poverty is generally accepted to mean that a person can't afford an "ordinary living pattern" and that they're excluded from the activities and opportunities that the average person enjoys. A household is in relative poverty (also called relative low income) if its income is below 60% of the median household income. (fullfact.org/economy/poverty-uk)
- 4.2 Anti-poverty work is defined as work or initiatives that oppose poverty that are designed or intended to relieve the impacts of poverty (MerriamWebster.com)
- 4.3 Greater Manchester Housing Providers partnership have identified seven areas where we can make a difference
 1. Financial Inclusion
 2. Fuel Poverty
 3. Food Poverty and Sustainability
 4. Digital Inclusion
 5. Social Value
 6. Employment and Skills
 7. Housing Supply

We are signed up to each of the themes and this strategy and associated Action plan outlines how this work will be achieved.

5. Statistics

- 5.1 The Joseph Rowntree Foundation is an independent organisation working to solve UK poverty. They have developed a new way to measure poverty which reflects the real experiences of people who are living on poverty. Their research shows that
 - 14.2 million people are in poverty, including 4.5 million children, 8.4 million working-age adults and 1.4 million pensioners. The new measure has demonstrated that more children and working-age adults are in poverty, and somewhat fewer pensioners than we'd thought previously.
 - Nearly half of people locked in poverty (6.9 million) are disabled themselves or live in a family with someone who is.
 - One in eight people in the UK is in persistent poverty: they are in poverty now and have been in poverty in at least two of the previous three years. Persistent poverty is highest for those in workless families and disabled families.
 - Around 8.2 million people are more than 25% below the poverty line, and 2.5 million people are less than 10% above it.

Greater Manchester Poverty Action (GMPA) is a not-for-profit organisation based in Greater Manchester that works to address poverty across the city region. GMPA have done research into the Poverty Premium, which is the extra cost faced by low income families. Examples of this include expensive pre-payment fuel meter tariffs, being unable to access low cost credit and higher insurance premiums in deprived areas. Their research found that:

- The extra cost of everyday goods and services facing people on low incomes could be costing a typical low income family £1096 a year.
- 620,000 people are living in poverty and struggling to put food on the table.

5.3 Bolton is categorised as one of the most deprived boroughs in England. According to the Index of Multiple Deprivation 2010, Bolton is ranked 48th most deprived of 326 local authorities.

6. Approach

Our approach is based upon the key principle of:

We can act to tackle poverty in our communities, so we will:

- Build skills and capacity within our customers and communities using all assets available to us.
- Provide supportive and responsive services
- Use early intervention and prevention strategies to prevent escalation.
- Work in partnership with a range of agencies to ensure services are available to our customers.
- Signpost and refer customers into appropriate services
- Deliver flexible services to do the right thing when it's needed.
- Publicise and promote our various services and services of partners to combat poverty
- Challenge and influence social policy locally, regionally and nationally to achieve better outcomes for our customers and communities.
- Review our action plans and policies three yearly to ensure they are fit for purpose.

7. Delivering the Strategy

The Strategy will be delivered through the Action Plan (Appendix 1) which will be overseen by the newly formed Anti-Poverty Strategic Steering Group.

7. Resources

- 7.1 We have identified a budget for our anti-poverty work detailed in the Action Plan. This is supplemented by resources from Bolton Council and a range of voluntary sector partners.
- 7.2 This strategy sets out that the anti-poverty approach will run through mainstream services. For example the Revenue Services Policy now talks about customer support and signposting to services such as Money Advice and Keep Warm for Less.
- 7.3 Referral pathways such as our Tenant Ready Programme and our Tenancy Sustainment and Support Service will identify customers in need of support and make referrals into the appropriate anti-poverty services where needed. Money Advice Team can provide 1:1 casework support on a wide range of issues.
- 7.4 Our Customer Focus training is delivered to all new starters and existing front line staff. This challenges stereotypes and helps our staff understand the causes of poverty and ways we can help.

8. Equality analysis

The Equality Analysis has been completed.

9. Responsibility

The Director of Housing Services and Head of Revenue Services will ensure this policy is successful by regularly reviewing the actions in collaboration with members of the Anti-Poverty Strategic Steering Group. Members of staff across Bolton at Home will have individual and collective responsibility to implement the actions and adhere to this strategy.

10. Consultation

The actions within our strategy mirror those in the GM Pledges. The evidence base for the pledges comes from the Greater Manchester Poverty Commission and the Joseph Rowntree Foundation report We Can Solve Poverty in the UK, both of which involved people with first-hand experience of poverty in the development of their strategies and recommendations. All members of the GM Housing Providers partnership have signed up to the pledges and it is for individual providers to decide how to deliver them based on what is needed and what will work within their own communities.

We have consulted with residents and members of the Operations Committee on the proposals contained within this strategy.

11. GDPR & Data Protection Act 2018

This strategy does not involve the processing of personal data either by Bolton at Home or by a third party on behalf of Bolton at Home.

12. Related policies

The following Bolton at Home strategies/policies will be considered alongside the Anti-Poverty Strategy.

- Revenue Services Policy
- Debt & Money Advice Policy
- Digital Inclusion Policy
- Social Value Policy
- Safeguarding Policy

BH's commitment to the anti-poverty agenda is reflected in a range of other policies/strategies such as Environmental Strategy and Procurement strategy as part of our cross organisational approach and wider commitment to anti-poverty work.

13. Monitoring, Review and Evaluation

The Board receive updates on an annual basis of anti-poverty activities, numbers of customers receiving anti-poverty services and to provide the outcomes. This is provided by the Director of Housing Services.

Appendix 1 - Action Plan

Appendix 2 - Strategy infographic (sample) – for communicating with customers, partners and stakeholders about our general approach and themed work.

Date approved	23 May 2019
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Appendix 1 - Anti-Poverty Strategic Action Plan

1. Financial inclusion

Ref	We will...		
1.1	Support tenants and residents to maximise their income through <ul style="list-style-type: none">a. Employmentb. Appropriate take-up of benefits		
1.2	Support access to free banking and affordable credit through <ul style="list-style-type: none">a. Our Tenant Ready programmeb. Our Tenancy Sustainment and Support servicec. Our Money Advice Team		
1.3	Support tenants and residents in managing their money through <ul style="list-style-type: none">a. Initiatives to reduce expenditure, e.g. food and utilitiesb. Dealing with debtsc. Continuing to work with partners such as Bolton Money Skills and Starts with you to expand the offer for Bolton residents		
1.4	Support the provision of affordable options on furniture and white goods through <ul style="list-style-type: none">a. Partnering with Emmaus and Bolton Community Transport to provide affordable furniture packagesb. Partnering with The Square to provide affordable white goods via Furniture4U and HOOT Credit Unionc. Negotiating discounts on carpets with local companiesd. Supporting tenants and residents to access local welfare provision		

2. Keeping Warm for Less			
Ref	We will...		
2.1	<p>Support tenants and residents to get the best deal from their energy provider through our Keep Warm for Less behaviour change programme which includes</p> <ul style="list-style-type: none"> a. Comprehensive information pack issued to new tenants and re-issued to all tenants at the annual gas safety inspection b. Proactive tariff review and switching service c. Fuel debt relief d. Energy advice drop-ins at all UCAN centres e. Offer of a home visit by our qualified home energy adviser f. Cook up Some Cash training which includes energy advice alongside healthy cooking on a budget 		
2.2	<p>Make our existing homes more energy efficient through our capital programme which includes</p> <ul style="list-style-type: none"> a. Cavity wall and loft insulation upgrades to properties on an ongoing basis b. £3m spent each year on upgrades to heating systems and fitting the latest energy efficient boilers c. Trialling of renewable heat systems targeted at all-electric properties to provide more affordable heating 		

3. Eating well and staying healthy		
Ref	We will...	
3.1	<p>Support the provision of emergency food aid through our local foodbank, Storehouse, by</p> <ul style="list-style-type: none"> a. Collecting items of donated food in our offices b. Increasing take-up of our Employee Volunteering offer to support this activity 	
3.2	<p>Continue to partner with Storehouse to expand the Pantry network across Bolton by</p> <ul style="list-style-type: none"> a. Working with Bolton Community Homes and Bolton Council to ensure that any new Pantries can be supported with wraparound services that help address the underlying causes of food poverty b. Donating surplus produce from growing sites 	
3.3	<p>Use our Community Investment Team to support community food growing projects by</p> <ul style="list-style-type: none"> a. Supporting growing sites across the borough, including Willow Hey which is linked to the Men In Sheds project b. Developing projects with parks around the growing and distribution of food for local residents c. Identifying land suitable for food growing 	
3.4	<p>Continue to support and deliver projects targeted at specific groups or issues, including</p> <ul style="list-style-type: none"> a. Working alongside Urban Outreach to deliver the BL Lunches project which addresses Holiday Hunger by providing a packed lunch to any child in Bolton during the summer holidays b. Working with GM Ambition for Ageing to deliver a Social Eating project in four wards which aims to reduce social isolation by bringing people together to share or cook a meal together 	

4. Digital Inclusion			
Ref	We will...		
4.1	<p>Provide a core digital offer from all our UCANs which includes</p> <ul style="list-style-type: none"> a. Free Internet access with support b. Access to a free phone c. 1:1 introductory IT training available from Starts with you 		
4.2	<p>In addition to the above and as part of our Digital Inclusion Policy we have committed to</p> <ul style="list-style-type: none"> a. Prioritise needs-led IT skills training to customers who are job seeking and /or required to claim Universal Credit online b. Provide information on our website (and other online forums) about free Wi-Fi/internet access points and IT training c. Identify referral pathways for customers who need to increase their general literacy skills to support their online activity d. Support community groups to deliver IT skills and training in their own communities, including support to access to digital inclusion community grants e. Partner with organisations like AgeUK and others to optimise our resources and to provide joint skills and training services across Bolton f. Explore opportunities for funding to support all of the above 		

5. Social Value			
Ref	We will...		
5.1	<p>Use our influence to achieve social value outcomes that are relevant to our communities by</p> <ul style="list-style-type: none"> a. Paying the real Living Wage b. Being an accredited Living Wage employer to encourage and influence our suppliers and contractors to also pay the Living Wage 		
5.2	<p>Use our position as an anchor institution to</p> <ul style="list-style-type: none"> a. Maximise the value of our procurement and supply chain to achieve social value outcomes b. Influence others to do the same 		
5.3	<p>Measure the impact of this work by</p> <ul style="list-style-type: none"> a) undertaking in depth case studies of customers who have been recipients of anti-poverty services. We believe that customers are best placed to assess whether our AP services have had meaningful impact on their lives. b) We will develop KPI's for numbers of customers who receive a range of anti-poverty services to maximise reach and impact. c) We will report back on an annual basis to the board. 		

6. Employment and Skills			
Ref	We will...		
6.1	<p>Provide a core employment support offer which includes</p> <ul style="list-style-type: none"> a. Workclubs, barrier busting and help with CVs in our UCAN centres b. Working Wardrobe which provides high quality interview clothing c. In-Work Support to help with the transition from benefits to paid work d. Work placements which give tenants and residents eight weeks work experience with Bolton at Home and our partners 		
6.2	<p>Continue to provide opportunities for young people and routes into employment for our tenants and residents through</p> <ul style="list-style-type: none"> a. Apprenticeships with Bolton at Home and our partners b. Our Peer Navigator programme which recruits local people to work within their own communities c. Employment opportunities via Starts with you 		
6.3	<p>Bid for external funding to expand our offer. Current projects include</p> <ul style="list-style-type: none"> a. Skills for Employment which offers free one to one support, training, qualifications, work experience and help to find a job b. Working Potential which helps prepare over 50s carers for a return to the labour market c. Motiv8 which aims to reach those furthest from employment 		

7. Housing Supply		
Ref	We will...	
7.1	Invest a minimum of £19m annually on refurbishing our existing housing stock	
7.2	Support the Greater Manchester Combined Authority and Bolton Council to deliver the homes needed by <ul style="list-style-type: none"> a. The BH Group is aiming to deliver circa 1200 affordable new homes over the next five years. b. Acquiring new homes through s106 agreements with private developers c. Working collaboratively on development sites to maximise impact and reduce costs 	
7.3	Help to push up standards in the private rented sector through <ul style="list-style-type: none"> a. Our Landlord Service which leases properties from private owners and bring empty homes back into use to increase affordable housing provision b. Membership of the emerging Greater Manchester Ethical Lettings project which is aiming to maximise the provision of privately owned accommodation to be used for affordable housing provision. 	

Appendix 2



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Anti-Proverty Strategy