



How to...

support anti-poverty initiatives

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Introduction

Tenants' experience of living in poverty or near-poverty and the difficulties they face in escaping poverty may be focused around one area, but is frequently a combination of multiple factors. A household may experience poverty due to problems from:

- long-term unemployment and lack of transferable work skills
- low-paid, fixed term, zero-hours or other insecure employment contracts
- welfare benefit reductions or sanctions
- fuel poverty
- financial exclusion and debt.

An increasingly challenging economic outlook has given a renewed urgency to anti-poverty work as those affected find their situation changing rapidly with no contingency plans to fall back on.

Poverty in the UK is defined as having an income equal to or lower than 60% of the national median income level. Tenants in the social rented sector are more likely to be affected by poverty than households in other housing tenures, with 47% of all households in the lowest gross income decile in 2013 living in social housing. This briefing is aimed at social housing providers and their tenants, and explores how housing organisations can help to prevent and tackle poverty amongst their tenants and their households, looking at the wide range of initiatives currently in place.

Why housing organisations can tackle poverty

Housing organisations are ideally situated to carry out anti-poverty initiatives. Data from the [UK Housing Review](#) reveals that on average, tenants in the social rented sector have incomes little more than half that of private rented sector tenants and less than a third the average income of mortgagors. Social rented sector tenants also have lower incomes and derive a greater proportion of their income from social security than households in other tenures.

Tackling poverty also makes good business sense for social landlords. Efforts to help tenants increase and maintain a steady income means tenants are enabled to pay their rent on time and to minimise rent arrears. This in turn increases the organisation's income, both in absolute terms and in reducing costs associated with pursuing rent arrears.

Housing organisations' position in and knowledge of their communities puts them in an ideal position to work with local authorities in informing and delivering their place-shaping objectives. Many local authorities have a history of partnership working with housing associations in their area, offering great scope for further close working.

Practical measures

Local circumstances and observations by housing organisations generally inform the first instance of initiatives to tackle poverty. While many housing organisations are supporting crisis intervention measures such as local foodbanks, there is a myriad of opportunity for preventive or early-intervention anti-poverty work which would prevent many households from reaching a crisis point. These initiatives can come in all shapes and sizes, can be targeted towards specific groups or towards a broader range of people, and can focus on a specific area of anti-poverty work or take a wider scope. However, it is important that schemes are delivered with a clear focus of how they are intended to improve the lives of participants and, through this, benefit the organisation. Some schemes will take longer than others to bear fruit – helping tenants improve their qualifications and employability is a longer-term investment with long-term results, while helping tenants to make savings on energy bills can be carried out more quickly with noticeable short-term (and long-term) results.

A well-designed anti-poverty initiative will generally:

- take a holistic view of how families are affected by poverty and how providing help on one aspect will have a positive outcome elsewhere, reflecting how the families involved will look at the whole of their income and expenditure rather than regarding aspects in isolation
- tailor the content or delivery of a campaign to meet changing local need, particularly as the campaign progresses
- ensure that publicity is comprehensive and relevant to the audience
- ensure sufficient numbers of staff are involved for effective delivery, and that the initiative does not falter if its lead officer leaves the organisation or is absent from work on a long-term basis.

Support for new tenants

Moving into a new home can be an expensive time for anyone. For tenants on a low income, especially when moving into their first independent home, this can be a daunting prospect – especially with the waiting period for universal credit and the demand for rent payments in advance. Schemes and initiatives to support new tenants settle into their new homes can help to ensure that tenancies do not fail in their early weeks.

Furniture schemes are now commonplace across the country – many are independent charities while others are run by housing organisations. They collect unwanted secondhand furniture for recycling and reuse by families in need.

My Great Start, launched by **Wheatley Group** in April 2015, ensures tenants have everything they need to settle in to their home and sustain their tenancy. It provides a wide range of support including help with managing money and debts and advice for integrating into the local community. The service has helped more than 1,500 tenants feel more relaxed about their new tenancy by providing them with the tools they need to flourish in their new home.

Contact: Sharon McIntyre, welfare reform project manager, Wheatley Group

Money advice

Helping tenants both to manage their income effectively and claim benefits they are entitled to are a cornerstone of approaches to help tenants to tackle poverty. They are a good basis upon which other specialist areas can follow. Approaches can encompass a wide range of sub-specialisms, or can focus on simple straightforward information and advice on everyday financial management. For an organisation undertaking anti-poverty work it is an excellent place to start for many reasons:

- it is as much about preventing poverty as tackling poverty, so is applicable to tenants who may be in a stable financial position in addition to those who could benefit from immediate support
- information on saving money and income maximisation applies across age groups, household sizes, and tenure
- the rollout of universal credit and the benefit cap creates a need for clear information and advice
- many areas have tools in place to benefit tenants and their finances, such as affordable financial products or furniture schemes, yet tenants may be unaware of their existence or how they could benefit from them

A campaign by **Wheatley Group** to encourage tenants to claim the benefits they are entitled to saw tenants receive £12 million in previously unclaimed payments in just over two years. Welfare benefits advisors provide support to tenants, helping them to claim all the benefits they are entitled to and to appeal benefit decisions.

Contact: Sharon McIntyre, welfare reform project manager, Wheatley Group

Connect Housing's Money Matters Service focuses on helping tenants to maximise their income, with a view to enabling them to maintain their tenancies. The service provides free, confidential one to one support to tenants so they can make informed choices about income and wellbeing related issues including: Applying for Welfare Benefits, understanding Welfare Reform and Universal Credit, budgeting and access to debt advice, fuel efficiency, online and employment support. Creating such a wide-ranging holistic service allows a much more sustainable result to the work we do. In 2015/16 the initiative made a business saving of £337,817, tenant savings of £410,512 and for each £1 invested in the service a HACT social value of £6.92 was generated.

Contact: Kim Long, economic inclusion co-ordinator, Connect Housing

Sheffield Money was set up by South Yorkshire Housing Association and Sheffield City Council as a not-for-profit broker service to enable residents to access affordable loans, current accounts, access to debt advice, savings, and credit for white goods from responsible companies. Sheffield Money received more than 250 applications in its first week of operation and has seen 12,500 unique visitors to its website.

Contact: Miranda Plowden, business development girector, South Yorkshire Housing Association

Enabling digital inclusion

Riverside, a key partner of My Home Finance, set up by the National Housing Federation, has helped its tenants save more than £50,000 in interest payments by enabling them to access affordable loans compared to interest rates charged by loan sharks, which would otherwise be the only source of loans for tenants unable to access high street financial products.

Contact: Alix Johnson, group communications officer, Riverside

Small-scale campaigns focusing on money advice can take the form of general information centred round a theme, such as Christmas. This enables an organisation to run a relatively inexpensive campaign by using existing channels, such as their website, social media platforms, or tenants' newsletter as the primary delivery method. A campaign delivered in this way can work interactively, with tenants offering their own money-saving tips to be shared.

When **Circle Housing** launched [Circle Housing Money](#) with Leeds City Credit Union in 2015, they urged customers to begin saving for Christmas straight away, even though it was only May at the time. Their research revealed that 12% of adults had used a credit or loan product to finance the previous year's Christmas spending, with 5% of those who did so expecting to take two years to complete repayments. [The Christmas Club plan](#) is one of several savings options offered, and enables savers to save small amounts on a regular basis up until October, with funds being available for withdrawal from 1st November.

Contact: Matt Gaskin, credit union project manager, Circle Housing

Housing organisations have been promoting digital inclusion for many years via increasing use of Internet-based service delivery and through supporting IT training initiatives. More recently the importance of tenants being able to access affordable Internet provision is being recognised by housing organisations, as this enables them to access their online services such as repairs reporting or rent account management. It also enables tenants to access online services from other agencies, such as online banking and utilities account management, giving access to better deals offered within online-only tariffs.

Merthyr Valleys Homes sought to improve internet access within its communities after it was revealed that only half the population had broadband access. [Digital Merthyr](#) was developed in 2013 with funding from Nominet Trust and expertise from Creative Coop and Guifi.net, an organisation which has helped to set up self-managed community networks in Catalonia. The trial was based on splitting the wi-fi capacity from Merthyr Valleys Homes' office and beaming it across Gellideg, with additional nodes and cables bringing the connection into homes. Other trials are being tested in the borough, which will be evaluated to assess the feasibility of rollout to other areas.

Contact: Helen Callan, communications officer, Merthyr Valleys Homes

Employment support and training

Many housing organisations have taken steps to help tenants and their families to improve their employment and career prospects. This has been done in a variety of ways, according to local need, and frequently in partnership with a local education provider or other training or skills organisation. Support and training can cover a range of areas, which will frequently also be valuable skills outside of the work environment:

- General literacy and numeracy
- IT familiarisation and basic training
- English as a second language
- Job hunting and interview skills
- Personal development and confidence
- Basic trade qualifications and work experience

In 2012 **Family Mosaic** pledged to help 1,000 people back into work within three years. It managed to hit this target six months ahead of schedule by offering support to tenants such as job hunting and interview skills, work placements, apprenticeships, and a job brokerage service. The organisation also developed an Employment Action Toolkit, which takes individuals through the process of job hunting.

Contact: Charlotte Sexton, communications officer, Family Mosaic

Wellingborough Homes provides drop-in sessions offering advice on income-related matters such as welfare reform and financial planning. The sessions also introduce tenants to Wellingborough's New Training Academy, which provides training for tenants in digital and financial capability as part of its remit to help tenants improve their employability.

Contact: Nikki Glazebrook, senior community involvement officer, Wellingborough Homes

Cestria has partnered with the Foundation of Light, the registered charity of Sunderland AFC, to deliver Back in the Game, a programme to address unemployment in the local area. Three ten-week courses are delivered per year, each of which enables participants to work towards qualifications in personal social development and functional skills in Maths and English. The programme also includes a two week work placement, and learners receive a bursary to cover the costs of travel and lunch. Cestria refers learners to the course, along with the local Job Centre Plus and One Point service. In 2013 the programme saw 47 learners engaged and led to 15 job outcomes for learners.

Contact: Mark Pae, operations manager, Foundation of Light

Affordable household energy and utilities

Accessing affordable household utilities has long been an issue for tenants on low incomes. In many cases, this is made more acute by a combination of factors, which taken singly would cause concern over affordability. Housing organisations looking to tackle problems with affordable household utilities or fuel poverty need to consider the most effective approach based on what is likely to have the greatest impact on tenants.

Tenants may face affordability problems with utilities due to the following:

- properties with inefficient older boilers
- homes with poor insulation are more expensive to keep heated to a comfortable temperature

- older tenants or those living with a long-term illness or disability may use more domestic power or water
- tenants not in full-time employment may be at home more, creating more domestic power use
- use of more expensive prepayment energy tariffs, or inability to access direct debit tariffs without a bank account
- a lack of internet access or understanding of the process preventing tenants from switching to a cheaper tariff or a new provider
- debt owed to a utility provider, which may interfere with moves to a different tariff or provider

By ensuring its housing stock is energy efficient, a housing organisation can tackle fuel poverty for both current and future tenants. While the replacement of old domestic boilers is usually undertaken as part of a cyclical maintenance programme, the impact on existing tenants and their financial situation should be considered when managing the roll-out of such a scheme.

In April 2016 **Sentinel Housing Association** completed its air source heat pump installation programme, replacing solid fuel or storage heating systems in 200 properties, including many in rural areas where a traditional gas heating system is unsuitable. The government's Renewable Heat Incentive scheme provided 30% of the £1.8 million funding for the programme, and tenants can expect annual heating bill savings of £250-£500 a year depending on property and household size.

Contact: Carolyn Munns, asset and strategy manager, Sentinel Housing Association

Tenants may be aware of the ability to switch utility providers for a better deal, but need support to do so, especially if they are unfamiliar with managing accounts online. Older tenants are also more likely to have been customers of the same provider for a long period. Initiatives to assist tenants to compare tariffs and switch providers may be delivered as standalone initiatives or as part of money management or IT training.

North Lanarkshire Council estimated that 61,000 households were living in fuel poverty and launched the Big Switch campaign to support residents of all tenures to switch energy suppliers to save money on fuel bills. The campaign takes the form of quarterly events, through which the Big Switch team works with residents to encourage them to consider the financial benefits of switching, and to help them access support services in cases where debt problems prevent them from switching. The first two events saw 2004 households participating, with an average saving of £271 per household.

Contact: Lynda Stevenson, service delivery manager

Many housing organisations have given more general energy efficiency advice as part of a scheme promoting affordable household energy – this can be delivered in a very simple way and in different formats (eg leaflets, website, or with a display or stall at tenant events) and can act as a way of disseminating information on initiatives such as tariff switching or the Warm Home Discount Scheme.

Golden Gates Housing held drop-in sessions across Warrington to provide information to residents to help them save money on household fuel bills by helping them to switch providers and disseminating information on Access Energy Grants, the Warm Home Discount Scheme, and loft insulation schemes. The events also offered a wide range of tips to save on household fuel and water use, with free goodies and prize draws.

*Contact: Kira Dean, energy officer,
Golden Gates Housing*

resident involvement, which can result in a positive impact that goes beyond affordable healthy eating, such as increasing resident involvement, community cohesion, and developing partnerships with other local organisations.

Food and healthy eating schemes can take a variety of forms:

- teaching basic cooking and food budgeting skills
- classes on nutrition and health
- providing free or low cost cooking utensils or hardware
- provision of low cost ingredients
- encouraging tenants to share recipes and cookery tips
- basic food hygiene training to increase employment opportunities
- healthy eating as part of a wider 'get active' initiative

Food and healthy eating

Recent increases in the number of people being helped by food banks are often taken as a prime measure of the effects of contemporary austerity. As social landlords and food banks are often assisting the same people or serving the same area, many housing organisations have become involved in supporting food banks.

Glasgow Housing Association has teamed up with FareShare Glasgow & West of Scotland to distribute food parcels as part of their Eat Well scheme. The scheme also provides tenants with debt, money and budgeting advice, and has assisted over 100 tenants.

Contact: Jennifer Russell, area director, Glasgow Housing Association

Although food banks are making headlines, many housing organisations are involved in other ways of promoting affordable healthy eating. Such schemes vary widely in terms of focus, approach, and scale. They also offer great scope for partnership working and

Hillcrest Housing Association teamed up with Healthier Scotland to bring their Food Bus to Dundee. The Food Bus is an articulated lorry which opens out into a purpose-built kitchen and classroom where qualified food teachers can promote healthy eating, cooking skills, and reducing food waste. A range of sessions for Hillcrest tenants, tenants of Dundee City Council, local school pupils and service users from local care communities ran during the time the bus was in Dundee.

Contact: Janice Fraser, health and safety and sustainability co-ordinator, Hillcrest Housing Association

Wythenshawe Community Housing Group

was the first organisation that Manchester United Foundation developed a strategic working partnership with. As part of their shared focus on improving the lives of young people in Wythenshawe, the housing group funded the 'Street Reds' football coaching programme at two local secondary schools, alongside a mental health programme for unemployed young men and 'Something To Chew On', a healthy eating project delivered to all primary schools in Wythenshawe. More than 1,000 young people engaged with the partnership.

Contact: Sarah Klueter, assistant director of community investment, Wythenshawe Community Housing Group

New Charter Homes secured funding from Public Health England to run their Tea Time Taster events. Targeted at new tenants (including those in temporary accommodation), these sessions give attendees information on healthy eating and allows them to gain practical skills in cooking quick, low-cost healthy meals. In addition to a free meal at each session, attendees who complete the course receive £50 of kitchen goods. Eighty residents have completed the course, and six volunteers will undertake a Level 2 Food and Nutrition course to enable community groups to run their own cook-and-eat courses following the end of the project.

Contact: Adam Robertshaw, communications specialist, New Charter Housing Trust

A **Hexagon Housing Association** tenant was inspired to create a healthy eating roadshow after attending a course to teach healthy eating in the community. The tenant, a qualified chef with many years' experience, developed a programme to discuss and demonstrate healthy eating, preparing and eating a meal, and promoting the importance of healthy eating as part of a sense of wellbeing. Feedback is gathered following all events and this is used to develop the content and format of future roadshows – suggestions have included increased audience participation in demonstrations and a healthy eating booklet for participants. The roadshows cater to a multicultural community, preparing a wide range of foods to engage a diverse audience, promoting awareness and understanding of foods from different cultures, and encouraging attendees to broaden their knowledge and cooking skills.

Contact: Nicky Hazelwood, community investment manager, Hexagon Housing Association

A group of **Thames Valley Housing** tenants in Slough completed a cookery course on providing cheap, nutritional dishes, led by a professional chef. Tenants who completed the course also gained a Food Safety certificate, recognised as the first step towards pursuing a career in catering or food preparation.

Contact: Rudi Nicholls, community investment officer, Thames Valley Housing



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