

HOUSING MANAGEMENT CONSULTATIVE COMMITTEE

Agenda Item 80

Brighton & Hove City Council

Subject:	Housing Management Financial Inclusion Strategy (Consultation Draft)		
Date of Meeting:	29 March 2010		
Report of:	Director of Housing, Culture & Enterprise		
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Wards Affected:	All		

FOR GENERAL RELEASE

1. SUMMARY AND POLICY CONTEXT:

- 1.1 This report updates Housing Management Consultative Committee on the development of the Financial Inclusion Strategy.

2. RECOMMENDATIONS:

- (1) That the Housing Management Consultative Committee notes and comments on the consultation draft of the Financial Inclusion strategy attached at Appendix 1.

3. RELEVANT BACKGROUND INFORMATION/CHRONOLOGY OF KEY EVENTS:

- 3.1 Financial exclusion amongst residents affects our performance as a landlord. It has a direct impact on our business, affecting rent arrears and rent collection costs, void losses, evictions, failed tenancies and homelessness, anti-social behaviour, customer satisfaction, efficiency and value for money.
- 3.2 The Audit Commission inspection regime, through the KLOEs (Key Lines of Enquiry) sets specific expectations of an 'excellent' landlord service in relation to promoting financial inclusion.

- 3.3 In March 2009 the Audit Commission completed an advice and assistance visit and recognised the need for a financial inclusion strategy. The Housing Revenue Account Service Improvement Plan takes forward the recommendations made by the Audit Commission by including in its core strategic priorities the development of an effective financial inclusion strategy.
- 3.4 The Housing Management financial inclusion strategy has close links with other projects in the Housing Improvement Programme, particularly initiatives aimed at tackling social inclusion and promoting social mobility.
- 3.5 The strategy aims to address the interrelated issues experienced by financially excluded residents in Brighton & Hove.

4. CONSULTATION

- 4.1 Residents have been involved in the development of the strategy through the Housing Income Management Monitoring Group.
- 4.2 A discussion paper was presented to the Adult Social Care & Housing Overview & Scrutiny Committee on 3 September 2009 and the proposals were welcomed by Members.
- 4.3 A stakeholder event was held on 24 September 2009 to raise awareness of the issues surrounding financial exclusion. The event was attended by The Mayor, local residents, council officers, community sector professionals and key organisations active in the field of financial inclusion.
- 4.4 The Chartered Institute of Housing Financial Inclusion Advisor and the Department of Work & Pensions Financial Inclusion Champions have commented on the strategy and are working with us to assist us to achieve our aims.
- 4.5 The ASSG (Advice Services Strategy Group) has been consulted to ensure strong links with the independent advice sector.
- 4.6 The Financial Inclusion Project Group has informed the development of the strategy and will oversee its implementation.
- 4.7 Consultation will not end with the publication of the strategy, but will be part of an ongoing process, involving residents and stakeholders throughout the life of the strategy, helping us to monitor its implementation and review our services.

- 4.8 We will be using the consultation period to develop a SMART action plan for the strategy and will bring the final draft to a future HMCC, with a particular focus on embedding financial inclusion work across the division and ensuring appropriate links with the Housing Strategy and other strategies such as the Turning the Tide pilot.

5. FINANCIAL & OTHER IMPLICATIONS:

Financial Implications:

- 5.1 The costs of developing the Financial Inclusion Strategy will come from existing resources within the 2009/10 Housing Revenue Account budget. Once the Financial Inclusion Strategy is developed any financial implications arising will be reported to the appropriate committee prior to implementation.

Finance Officer Consulted: Monica Brooks, Principal Accountant, 8 March 2010

Legal Implications:

- 5.2 We must be aware that any advice given is accurate and timely. Inaccurate or wrong information may lead to the Council being held responsible for the consequences, where we give information directly. Where we make referrals to outside agencies on a contractual basis, then we will have to keep this under review – monitoring any complaints about that agency, to ensure that the information they give is accurate and timely. If complaints are received we should investigate that with the provider and take appropriate steps. It is not considered at this stage that any individual's Human Rights are adversely affected by the proposal.

Lawyer Consulted: Simon Court, Senior Lawyer, 8 March 2010

Equalities Implications:

- 5.3 The strategy will promote social housing as a platform for reducing inequality and creating opportunity. An equalities impact assessment will be undertaken before the strategy is published.

Sustainability Implications:

- 5.4 Encouraging fuel efficiency and recycling and reducing the wasted resources that arise from tenancy abandonment will contribute to the UK's Sustainable Development Strategy.

Crime & Disorder Implications:

- 5.5 Tackling financial exclusion will help to reduce illegal money lending activities.

Risk and Opportunity Management Implications:

- 5.6 Financial exclusion affects communities and neighbourhoods and can be a significant barrier to employment and enterprise.

Corporate / Citywide Implications:

- 5.7 Increasing the economic viability of employment and enterprise will require a holistic approach to workforce integration that incorporates housing, childcare, education, health, employment and greater access to financial inclusion services.

SUPPORTING DOCUMENTATION

Appendices:

1. Financial Inclusion Strategy (Consultation Draft)

Documents In Members' Rooms

1. None

Background Documents

1. None