



**Housing Scrutiny Committee**  
25 April 2019

**Report from the Strategic Director  
of Performance, Policy, and  
Partnerships**

**Draft Tackling Financial Exclusion Strategy**

<b>Wards Affected:</b>	All
<b>Key or Non-Key Decision:</b>	Key
<b>Open or Part/Fully Exempt:</b> <small>(If exempt, please highlight relevant paragraph of Part 1, Schedule 12A of 1972 Local Government Act)</small>	Open
<b>No. of Appendices:</b>	3
<b>Background Papers:</b>	None
<b>Contact Officer(s):</b> <small>(Name, Title, Contact Details)</small>	Jackie Barry-Purssell – Senior Policy and Scrutiny Officer <a href="mailto:Jacqueline.barry-purssell@brent.gov.uk">Jacqueline.barry-purssell@brent.gov.uk</a>  Pascoe Sawyers – Head of Strategy and Partnerships <a href="mailto:Pascoe.sawyers@brent.gov.uk">Pascoe.sawyers@brent.gov.uk</a>

**1.0 Purpose of the Report**

- 1.1 To present the draft tackling financial exclusion strategy and delivery plan. To outline the proposed next steps in the process.

**2.0 Recommendation(s)**

- 2.1 For the Housing Scrutiny Committee to scrutinise the draft strategy and delivery plan and make recommendations as appropriate.

**3.0 Detail**

- 3.1 This strategy sets a four-year approach to tackling financial exclusion in Brent. It is central to the achievement of the overall vision for the borough as set out in the Borough Plan 2019 – 2023. This vision is:

***To make Brent a borough of culture, empathy, and shared prosperity***

The following three strategic objectives have been identified to take forward the council's work in this area and these form the foundations of the delivery plan:

- Help people to move from benefits to sustainable employment
- Help people overcome high levels of debt and promote responsible borrowing
- Encourage people to build their awareness of financial services and make appropriate choices with their finances

The strategy is underpinned by a draft delivery plan that has been developed following discussion with colleagues and partners.

- 3.2 In Brent, increased income volatility, the squeeze on benefit payments, along with the increasing cost of living (especially housing), have made it harder for many people to make ends meet. It is against this backdrop that we have developed this strategy.
- 3.3 A range of services are being delivered across the borough to tackle financial exclusion. Many provide debt and money management advice, welfare reform and benefit assistance, skills for employment and life, and into-work support. These services are set out in the strategy.
- 3.4 The roll-out of Brent's Community Hub model will play an increasingly key role in ensuring that services to tackle financial exclusion are effectively coordinated and delivered across the borough. By April 2020 there will be a Hub in all five of Brent's localities, each with a service offer that is tailored to local needs and is jointly delivered by council officers and partner organisations.
- 3.5 The hub model recognises the important role of local community and voluntary organisations in ensuring people can access information and advice and the support they need to help themselves. In the lead up to April 2020, building on the successes and insights developed from the Harlesden Community Hub, and responding to the ward-level disparity outlined throughout this Strategy, four new hubs will be introduced across Brent. The Community Hubs and our new Family Hubs are aligned with a localities approach.
- 3.6 For Brent Council, tackling financial exclusion and promoting greater financial literacy, capability and inclusion is about more than addressing the symptoms of being excluded. It is about cultivating relationships with a broad range of stakeholders to help people to make informed choices and take advantage of advice. A key element is fostering broader independence and resilience. This strategy aims to help on this journey.
- 3.7 Engagement has been integral in the development of the strategy and delivery plan thus far. A "Time to Talk" radio show to discuss Financial Resilience was held on 7 January 2019. Panel members included Advice4Renters and our Head of Customer Services at Brent. Feedback on the programme was positive. Partners have also been engaged on a one-to-one basis, for example the Citizens Advice Bureau. Discussions have taken place with colleagues across the council and with the GLA in relation to the Economy Committee Report: Short Changed: The Financial Health of Londoners.
- 3.8 The Lead Member Housing and Welfare Reform has been involved in the development stages and has asked for the strategy to be pre-scrutinised at this Housing Scrutiny Committee. The views of our communities and partners will

continue to be important in shaping this strategy. The strategy will undergo public consultation following pre-scrutiny. Feedback from the consultation process will be presented to CMT and Cabinet alongside the revised strategy.

- 3.9 As Members, will note there are a lot of initiatives taking place in this area. It is important that these are brought together in terms of tackling financial exclusion. Consideration could be given to setting up a cross-council Commission to lead this work.

#### **4.0 Financial Implications**

- 4.1 Future actions are contained within current budgets.

#### **5.0 Legal Implications**

- 5.1 The Council is a Best Value Authority in accordance with s 1(1) of the Local Government Act 1999. It is required to make arrangements to secure continuous improvement in the way it exercises its functions, having regard to economy, efficiency and effectiveness pursuant to s3 of the Local Government Act 1999. The Tackling Financial Exclusion strategy and the current and proposed consultation exercises undertaken to support it is a way in which the Council can make arrangements to secure continuous improvement in the way it exercises its functions. Further legal advice will be sought as and when required as the proposals in the strategy are implemented.
- 5.2 The Council has the power to prepare and implement a Tackling Financial Exclusion strategy and to carry out the actions proposed therein under the general power of competence as set out in section 1 of the Localism Act 2011 and also under its subsidiary powers under section 111 of the Local Government Act 1972. A tackling financial exclusion strategy will assist the Council in discharging more effectively a number of its other statutory functions.
- 5.3 In considering and deciding upon the content of a Tackling Financial Exclusion strategy, the Council must have due regard under section 149 of the Equality Act 2010 (also known as the Public Sector Equality Duty) to the need to: (a) eliminate discrimination, harassment or other conduct prohibited by or under the Equality Act 2010 ("the 2010 Act"), (b) advance equality of opportunity between persons who share a protected characteristic under the 2010 Act and persons who do not share it and (c) foster good relations between persons who share a protected characteristic and persons who do not share it.

#### **6.0 Equality Implications**

- 6.1 Brent is committed to equality, diversity and inclusion; the council is determined to be an exemplar of good practice in equality, diversity and human rights and it is our policy to treat everyone fairly and with respect. We aim to ensure that all our current and future residents, staff and stakeholders are treated fairly and receive appropriate, accessible services, and fair and equal opportunities.
- 6.2 This commitment requires that equality considerations play a key role in our decision-making processes and that our policies are fully compliant with the duties placed on us as a public sector body by the Equality Act 2010. Equality Analyses (EAs) ensure that we follow through on our commitment to equality

and they provide a method for clearly demonstrating the necessary legal compliance.

- 6.3 The Equality Act 2010 replaced the pre-existing anti-discrimination laws with a single Act. The legislation covers the exercise of public functions, employment and work, goods and services, premises, associations, transport and education. The act prohibits victimisation and harassment, and all of the following forms of discrimination: direct; indirect; by association; by perception; or discrimination arising from disability. The detail regarding the Public Sector Equality Duty pursuant to section 149 of the Equality Act 2010 is set out in paragraph 5.3 above.
- 6.4 The council has undertaken an Equality Analysis for this strategy and no adverse impacts have been identified.

## **7.0 Consultation with Ward Members and Stakeholders**

- 7.1 The Lead Member Housing and Welfare Reform has been consulted throughout the development of the strategy and has agreed that consultation on the draft strategy will take place in principle. The Lead Member will be invited to make a formal decision regarding the proposed consultation shortly. The strategy is scrutinised by the Housing Scrutiny Committee tonight. Views of partners and the public will be gained throughout the online consultation process.

## **8.0 Human Resources/Property Implications (if appropriate)**

- 8.1 The strategy does not have human resources/property implications.

**Report sign off:**

**PETER GADSDON**  
Strategic Director of Performance  
Policy and Partnerships