

ASSESSMENT CATEGORY - Reducing Poverty**Bromley by Bow Centre****Adv: Joan Millbank****Amount requested: £128,080****Base: Tower Hamlets****Benefit: Tower Hamlets****Amount recommended: £128,100****The Applicant**

The Bromley-by-Bow Centre (BBBC) is an established charity working in East London. It works to develop clients' confidence, motivation and skills to increase life chances, aid their access employment and improve their health and wellbeing. It uses a 'whole person' approach to engage with local residents experiencing disadvantage and marginalisation. To this end it has developed an integrated model of addressing need and providing services, which brings together a wide range of health professionals, welfare advisors, training and education provision and health and wellbeing programmes. BBBC operates out of a welcoming building which also houses a doctors' surgery, public IT suite, a café, and it borders a park.

The Application

Tower Hamlets is one of the poorest boroughs in London. An estimated 25.3% of households are in income poverty, the sixth highest rate nationally, with one in three households in receipt of housing benefit. Over 39% of households now live in private rented properties, which is the fastest growing housing sector. Local housing research and BBBC's own advice records have identified an increasingly pressing problem of debt and homelessness within private rented households. Issues relate to deposits, disrepair, short term tenancies, rent increases, rent arrears and eviction. There is no dedicated advice service available to private renters in the borough and BBBC needs to increase its advice capacity to respond to an increase in demand.

The Recommendation

BBBC is seeking your support to employ an Integrated Housing Advice Worker, assisted by a Connections Worker, to focus specifically on private rent households. Each client / household will benefit from specialist housing advice and financial health services. As appropriate, clients will also be assisted to access other support, both within BBBC and elsewhere. You have previously funded BBBC, most recently via Stepping Stones. Monitoring has been consistently good and the Trust is very aware of the strong reputation of this organisation in service innovation, and focuses on and empowering marginalised communities.

£128,100 over three years (£40,800; £42,300; £45,000) to meet the cost of an Integrated Housing Advisor (21 hrs pw), a Connections Worker (21 hrs pw), project evaluation and management costs, to provide targeted housing advice and financial management support to private rented sector households experiencing housing difficulties and financial hardship.

Funding History

Meeting Date	Decision
18/03/2016	£50,000 over 12 months for a Project Manager and on costs, leading work to pilot the Integrated Social Care Hub.
28/07/2011	£149,000 over three years (£48,000, £50,000, £51,000) for the salary and running costs of the ESOL programme for women.

Background and detail of proposal

The Integrated Housing Advice Worker will work within BBBC's advice team and in accordance to accredited advice quality mark standards (AQS). The post-holder will undertake one- to-one appointments and run a drop-in session each week for those in urgent need. As required, s/he will provide early intervention advice and information, arrange affordable repayment schedules for those in rent arrears, ensure benefit checks are undertaken, negotiate possession proceedings including reviewing mitigating circumstances such as mental health factors, and present cases against repossession. Appointments will be made by the Connections Worker. S/he will also link housing clients into BBBC's 'Getting On with Money project', which will equip them with financial literacy skills, and money management training to help them stay out of, as well as manage, debt. At least 300 housing advice sessions will take place and 150 individuals/ households will go onto receive dedicated casework sessions each year; of these 100 clients are expected to progress onto personal budgeting sessions. Key outcomes for the client/ household will be reduced threat of eviction, reduced rent arrears, increased financial resilience and improved confidence in managing their tenancies, finances and accommodation issues. Evaluation will be undertaken from within BBBC's research centre, School of Integrated Solutions (SolS), which has a strong national reputation for community-based research. Project monitoring will benefit from a bespoke data management tool which BBBC is launching later this year.

Financial Information

Trustees have a policy to hold free reserves of between £650k and £850k in order to manage risk and safeguard the charity against fluctuations in income associated with payment by results funding. Each year a transfer is made from restricted funds to unrestricted funds to reflect central management recharges. This is reflected in the figures for each of the fund surplus/deficits.

Year end as at 30 June	2016	2017	2018
	Audited Accounts	Draft Accounts	Budget
	£	£	£
Income & expenditure:			
Income	4,108,000	4,509,000	5,132,000
- % of Income confirmed as at September	n/a	%	66%
Expenditure	(4,080,000)	(4,409,000)	(5,072,000)
Total surplus/(deficit)	28,000	100,000	60,000
Split between:			
- Restricted surplus/(deficit)	0	0	0
- Unrestricted surplus/(deficit)	28,000	100,000	60,000
	28,000	100,000	60,000
Cost of Raising Funds	192,000	227,000	234,000
- % of income	4.7%	5.0%	4.6%
Operating expenditure (unrestricted funds)	410,000	586,000	914,000
Free unrestricted reserves:			
Free unrestricted reserves held at year end	666,000	766,000	826,000
No of months of operating expenditure	19.5	15.7	10.8
Reserves policy target	650,000	650,000	650,000
No of months of operating expenditure	19.0	13.3	8.5
Free reserves over/(under) target	16,000	116,000	176,000