


Cabinet 2 April 2014	 TOWER HAMLETS
Report of: Stephen Halsey, Head of Paid Service	Classification: Unrestricted
Response to the recommendations of the Tower Hamlets Fairness Commission	

Lead Member	Mayor Lutfur Rahman
Originating Officer(s)	Frances Jones, One Tower Hamlets Service Manager
Wards affected	All wards
Community Plan Theme	One Tower Hamlets
Key Decision?	Yes

Executive Summary

This report sets out the activities to be taken forward by the Council in response to the recommendations made by the Tower Hamlets Fairness Commission in September 2013. It also includes a summary of activities being undertaken by partner organisations.

Recommendations:

The Mayor in Cabinet is recommended to:

1. Agree the activities set out in Table One as the Council's response to the recommendations of the Tower Hamlets Fairness Commission
2. Note the activities planned by partner organisations to the recommendations of the Tower Hamlets Fairness Commission outlined in Table One(3.7)
3. Agree the proposal set out in paragraph 3.9 to increase engagement between the Tower Hamlets Partnership and Corporate Social Responsibility leaders in the borough

1. REASONS FOR THE DECISIONS

- 1.1 The Tower Hamlets Fairness Commission was established by the Mayor in November 2012. The fourteen independent commissioners led a ten month evidence gathering and engagement process and in September published a report of their findings. This report also outlined sixteen recommendations aimed at national and local government, business and the voluntary and community sector.
- 1.2 At the launch of the report the Mayor welcomed the Commission's recommendations and tasked officers in the Council with investigating options for responding to them. This report sets out the proposed actions the Council will take in response to the Commission's recommendations.

2. ALTERNATIVE OPTIONS

- 2.1 Since the launch of the Commission's report in September 2013 officers have carried out options appraisals for responding to the Commission's recommendations. These have been discussed with a number of partners. The Mayor in Cabinet could decide not to progress the actions set out in the report or agree other activities in line with the recommendations.

3. DETAILS OF REPORT

3.1 Background

The Tower Hamlets Fairness Commission was launched by the Mayor in November 2012. Charged with examining how best the Council and its local partners could marshal diminishing resources to prevent existing inequality from being exacerbated, the fourteen independent commissioners led a twelve month programme of evidence gathering and engagement. This included three day long public meetings on the themes of Housing, Jobs and Money and Safety Nets (the scope of these sessions are attached at Appendix 1).

- 3.2 In addition the Commissioners participated in a range of drop in consultations, community visits, specialist consultation events, meetings with experts and received written evidence submissions. Their work was informed by research undertaken by the Corporate Strategy and Equality Team in the Council and researchers at Toynbee Hall.

3.3 The Commission's report

The Commission published a report on its finding in September 2013. It made 16 recommendations relating to money and financial inclusion, employment and housing. These recommendations were addressed to four audiences: national government; the council and local public sector; businesses and; the voluntary and community sector.

3.4 The report launch

At the launch, key partners responded to the Commission's call to action by endorsing the report and committing to taking key elements forward:

- The Mayor welcomed the Commission's recommendations around housing, employment and childcare. He also agreed to host an 'action day' at which all partners in the borough could come together to develop an action plan in response to the Commission's recommendations.
- Barclays Bank, who hosted the launch, agreed to work with partners to increase the number of aspirational work experience places for young people in the borough, to support the growth of the Credit Union, and to investigate models of investment in affordable housing.
- London Councils endorsed the report's recommendations, especially on employment services and committed to supporting the Council in further developing these recommendations into action.
- Citizens UK and the Tower Hamlets Council for Voluntary Services endorsed the report's recommendations. Citizens UK indicated that key areas of focus for Tower Hamlets London Citizens would be in areas identified in the Commission's report, including improving affordable rent and standards in the private sector, as well as endorsing the further take up of London Living Wage.

3.5 The Fairness Commission Action Day

Following the report launch, the Commissioners hosted an 'action day' in late November 2013 to turn the recommendations into actions. The event, held at Toynbee Hall, involved over 80 participants including Cabinet members, officers from the council and its partners, representatives from the London Assembly, London Councils, think tanks, community and voluntary sector organisations and business.

- 3.6 Following the action day, the ideas and actions generated were further worked up by the Corporate Strategy and Equality Service working closely with senior managers from the Council, including the Corporate Management Team, and with other organisations who had agreed to lead on key actions. These organisations include the GLA's Housing Committee; the Church of England; the Financially Inclusive Tower Hamlets Network; Barclays; the Tower Hamlets Housing Forum; the London Community Credit Union; the Unite Union and the Tower Hamlets Partnership Executive.

3.7 Proposed response

Table One sets out the proposed actions which have been developed through these discussions to be taken forward by the Council in response to the Commission's recommendations. Details of actions proposed to date by partner organisations are also set out and highlighted in grey for information.

3.8 Monitoring

To track progress in responding to the Commission's recommendations, the Corporate Strategy and Equality Service will also produce a 'one year on' report in November 2014 to inform residents and stakeholders of progress against the recommendations. This will be reported to Cabinet. A group of the

Commissioners have also indicated they will continue to support the implementation of the recommendations. They will meet twice in 2014 to consider progress on implementation and use their profile and networks to help unlock any issues or barriers, particularly where recommendations require input from regional or national organisations.

- 3.9 In their report the Fairness Commissioners recognized that in a period of significantly reducing resources in the local public sector, there are substantial financial and community resources in the borough which could be more effectively channeled to address social justice issues and tackle growing inequality. Whilst the monitoring activities set out above will enable the Council to track progress by both council services and partner organisations, they do not provide a long term means for building stronger engagement with local businesses. Given the significance of businesses in Canary Wharf and the City Fringe as local employers, purchasers of goods and services and funders of corporate social responsibility activities, there could be considerable value in extending our existing Partnership structures to engage them fully in joint action.
- 3.10 There are a considerable number of corporate social responsibility initiatives operating in the borough, but no mechanism for tracking the effectiveness of these programmes or their distribution across the borough. To improve the transparency and effectiveness of the contribution of local businesses the Corporate Strategy and Equality service will work with the Tower Hamlets Partnership to:
- Publish a regularly updated comprehensive needs assessment of the borough, identifying areas and groups where we have evidence of persistent need for intervention and promote this to corporate social responsibility leaders in Canary Wharf and the City Fringe
 - Engage with businesses as well as the local public sector to map activity against need and through this influence spend to avoid duplication and ensure as wide a range of groups as possible benefit from the financial resources available.

4. COMMENTS OF THE CHIEF FINANCE OFFICER

- 4.1. This paper presents Cabinet with a number of options for responding to recommendations of the Tower Hamlets Fairness Commission and seeks Cabinet approval for the activities set out in Table One.
- 4.2. The options within Table one that are shaded in grey are activities which are planned to be carried out by partner organisations and as such are not expected to have any financial implications for the authority.
- 4.3. The options not shaded in grey are ones that the Council will need to implement directly and thus are likely to have an impact on Council resources. An initial analysis of the potential financial impact is detailed within the final column of Table One.

4.4. In particular the following actions will have financial consequences which are detailed within the table.

- **Action 2.3:** Delivery at the level identified in this proposal would require one FTE SO1/Scale 6 officer in each of the four borough localities. With the addition of project management overheads this will require a budget of approximately £200k per annum. Funding for this programme could come from the income generated by a commercial agreement to provide free wi-fi in the borough (see Action 2.2)
- **Action 4.3:** This action would require a one-off investment from reserves by the Council, following further consideration on the impact on the Council's reserves and medium term financial plan.
- **Action 6.2:** £340,000 of funding has been secured to fund this activity through the Planning Contributions Overview Panel
- **Action 7.3:** The estimated cost of this proposal is £6,000 and funding will need to be identified to meet these costs
- **Action 8.1:** Estimated funding of £128k will need to be identified. Funding for the launch event could be sought from corporate sponsorship.
- **Action 8.3:** Funding for this activity will need to be sought for set up, running costs and capital costs of establishing a new centre. This will be done before progressing the activity.
- **Action 9.1:** Funding will be required to resource project management for the development of the Standard and recruitment of signatories. This is estimated at £10,000 for first year for a part time post within the Education Business Partnership.

4.5. The remaining proposals are expected to be managed within existing resources.

5. LEGAL COMMENTS

- 5.1 The Strategic Plan is closely aligned with the Community Plan, which sets out the council's sustainable community strategy within the meaning of section 4 of the Local Government Act 2000. The Strategic Plan specifies how the Council will prioritise delivery of its functions and thus ranges across the Council's statutory powers and duties. The proposed actions are capable of being carried out lawfully and it will be for officers to ensure that this is the case. The promotion of fairness to combat inequality is a Strategic Plan objective and the achievement of the actions listed will be a significant contribution towards the successful attainment of the policy objective.
- 5.2 Section 3 of the Local Government Act 1999 requires best value authorities, including the Council, to "make arrangements to secure continuous improvement in the way in which its functions are exercised, having regard to a combination of economy, efficiency and effectiveness". The development of the actions in the Strategic Plan, together with their delivery and subsequent monitoring will contribute to the way in which the best value duty can be fulfilled. Monitoring reports to members and actions arising from those reports

will help to demonstrate that the Council has undertaken activity to satisfy the statutory duty.

- 5.3 The actions listed are for the Council and its partners to develop together or separately, in some cases utilising methodology which the Council alone could not employ. Those actions which the Council will undertake can be pursued under specific legislation or by virtue of the general power of competence in Section 1 of the Localism Act 2011.
- 5.4 There will be legal consequences in the development of the projects which will be considered fully at the appropriate junctures. However there are no immediate legal implications arising from this report.

6. ONE TOWER HAMLETS CONSIDERATIONS

- 6.1. The Tower Hamlets Fairness Commission was charged with examining the potential impact of public sector austerity on inequality in the borough and assess how best the Council and its local partners can marshal resources to prevent existing inequality from being exacerbated. This report identifies a wide range of actions in line with the Commission's recommendations which are intended to minimize inequality between people in the borough.

7. SUSTAINABLE ACTION FOR A GREENER ENVIRONMENT

- 7.1 There are no environmental implications.

8. RISK MANAGEMENT IMPLICATIONS

- 8.1. In identifying options for responding to the Commission's recommendations, officers have produced risk assessments which have informed decision making. As officers develop plans to implement the decisions set out in this report these risk assessments will be regularly updated.

9. CRIME AND DISORDER REDUCTION IMPLICATIONS

- 9.1 This report has no implications for crime reduction.

Linked Reports, Appendices and Background Documents

Linked Report

- NONE

Appendices

- Appendix One: Tower Hamlets Fairness Commission evidence gathering meeting scopes

Background Documents – Local Authorities (Executive Arrangements)(Access to Information)(England) Regulations 2012

- NONE

Originating Officers and Contact Details

Name	Title	Contact for information
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Table One: Responses to the recommendations Tower Hamlets Fairness Commission

MONEY / JOBS / HOUSING			
Action		Lead organisations & key stakeholders	Key activities, output and next steps
Recommendation 1: That the poverty premium be eradicated in Tower Hamlets			
1.1	A national campaign on energy tariffs and punitive payment methods.	Transact Network (which includes local third sector organisations)	<ul style="list-style-type: none"> - Toynbee Hall are recruiting an intern to work with Transact Network specifically on energy policy and to initiate this campaign. - Research to develop evidence base, campaign messages and coalition of support. - Lobbying energy companies to eliminate the premium paid by those who don't pay by direct debit and enforce existing legislation. - Work with housing providers to ensure default utility company offers best deal. - Support people to access best tariff for them.
1.2	A local campaign supporting residents to 'don't pay more' for goods and services.	Financially Inclusive Tower Hamlets (FITH) network (co-chaired by Council and Toynbee Hall)	<ul style="list-style-type: none"> - Develop this research into a campaign which promotes lowest cost options for local goods and services, promotes transparency of costs and encourages residents to make informed decisions about what they buy. - Establish single website for all information on local money saving ideas and financial inclusion.
1.3	Use the Tower Hamlets Energy Cooperative to get the lowest energy tariffs for residents, including those on pre-paid meters and support residents to manage their energy use.	Tower Hamlets Energy Cooperative (includes council and housing partners)	<p>Continue to undertake regular energy auctions, including for those on prepaid energy meters, to encourage movement to billed energy tariffs or a reduced prepaid tariff. We provide residents on prepaid meters with energy monitors to enable control over the cost of energy. Over 75s are specifically targeted for energy advice.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Next energy auctions to be held in June and November 2014 - May 2014 Launch of in house borough-wide home energy advice - May 2014 Launch of Green Energy Doctor Scheme to help vulnerable residents reduce energy use - June 2014 Launch of an Energy Monitoring Scheme for high-use energy users

Recommendation 2: Tower Hamlets becomes an online borough			
2.1	Undertake research and analysis of digital exclusion in Tower Hamlets.	Welfare reform task group partners	<p>In addition to national research by the Tinder Foundation and Carnegie, a number of local housing and voluntary sector organisations, including Toynbee Hall, are carrying out research to understand digital exclusion locally. This will be extended to provide a robust evidence base on the causes of digital exclusion and develop policy solutions.</p> <p>Key Next Steps:</p> <p>Digital Exclusion Strategy to be developed by the Welfare Reform Task Group by December 2014</p>
2.2	Increase internet connectivity on housing estates and in public spaces, through commercial and/or public sector partnership.	Economic Development Team	<p>Pursue a commercial partnership for the provision of time limited free wi-fi in some public areas of the borough and use income generated from this scheme to reinvest in digital inclusion programmes.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Initiate a procurement exercise to identify a commercial partner to provide free wi-fi access in specific areas by June 2014.
2.3	Develop and promote a package to support people to access the internet.	Council with housing associations, Job Centre Plus and local community and voluntary sector organisations.	<p>Provide a programme of support for vulnerable people who need additional support to access job search, banking and benefit applications websites. This could include skills training, access to hardware and to the internet.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - After the development of the Digital Exclusion Strategy and drawing on income from commercial wifi partnership, develop a programme of support.

Recommendation 3: That Government gives local authorities greater power to limit “unhealthy” businesses *(that is those businesses which are detrimental*

<i>to the wellbeing of communities, for example money lending shops, betting shops and fried chicken shops)</i>			
3.1	Mitigate the impact of business which are detrimental to the wellbeing of local communities in the development of council town centre policies.	Council	<p>Develop a Council policy statement on reducing the impact of those businesses which are detrimental to the wellbeing of local communities and promote healthy, thriving high streets.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Officers from Public Health, Economic Development and Licensing Services to develop a policy statement on reducing the impact of those businesses which are detrimental to the wellbeing of local communities and promote healthy, thriving high streets, by December 2014
3.2	Work with London Councils to develop a regional saturation policy approach for gambling outlets, to create a separate Use Class for them, and reduce the impact of fixed odds betting terminals.	Council with London Councils	Support London Councils to lobby for gambling outlets to have their own use class through the joint submission under the Sustainable Communities Act, as submitted in February 2014 and awaiting ruling by the Secretary of State.
3.3	Ban advertising of businesses which are detrimental to the wellbeing of communities on council owned assets	Council	<p>Ban advertising of businesses which are detrimental to the wellbeing of communities on outdoor advertising space owned by the Council.</p> <p>Key Next Steps:</p> <p>Review each advertising contracts as it is renewed to incorporate measures to prevent advertising by businesses which are detrimental to the wellbeing of communities</p>
Recommendation 4: That Government and the financial services sector should support the development of the credit union sector			
4.1	Create a Community Banking	Barclays and other	Establish a Community Banking Partnership to improve banking standards for people

	Partnership for Tower Hamlets to ensure access to and availability of range of 'good' financial products.	banks, CDFIs and London Community Credit Union.	on low incomes and improve referral processes between partners so no customer is ever refused banking services through fundraising by Toynbee Hall as part of the FITH partnership.
4.2	Increase capacity, including the development of new products, in the local credit union and community banking sector.	Barclays with London Community Credit Union and the Church of England.	Barclays to provide a programme of specialist business support to the credit union.
4.3	Support the growth of London Community Credit Union through investment	Council	Subscribe to an issue of deferred shares in London Community Credit Union
4.4	Grow membership of London Community Credit Union	London Community Credit Union with employers	Promote employee payroll savings schemes to large employers in the borough, especially health and housing partners, to offer their employees the opportunity to save through payroll and borrow from the credit union. Key Next Steps: - Credit Union to present to the Health and Wellbeing Board, Tower Hamlets Housing Forum, and Head Teachers Consultative.

Recommendation 5: A local and national campaign to raise awareness of the impact of high cost credit, promoting alternatives

5.1	A local public awareness campaign, mobilising public against high-cost credit and promoting low-cost alternatives.	Council, FITH network, faith organisations, CDFIs and the Tower Hamlets Housing Forum	Run a local communications campaign to raise awareness of the impact of high cost credit and promote affordable alternatives. Key Next Step: - By end of April 2014 produce a supplement to be distributed through East End Life and via other local networks to provide information on a range of financial inclusion issues including access to affordable, budgeting and debt advice.
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Recommendation 6: Develop a holistic response to residents affected by welfare reform

6.1	Deliver a partnership wide programme of information and	Council	The welfare reform task group will develop a programme of awareness raising activity for 2014.
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	awareness raising around welfare reform		Key Next Steps: - Programme of awareness raising activity to be finalised by April 2014
6.2	Increase supply of specialist welfare benefits advice provision in the borough to support residents affected by changes in welfare benefits.	Council	Commission additional welfare benefits advice casework provision in the borough for an 18 month period and develop a pro-bono and paralegal apprenticeship project to increase capacity in the advice sector through paralegal apprenticeship placements in local advice agencies. Key Next Steps: - Commissioning process for additional casework and paralegal apprenticeship scheme to be completed by April 2014
6.3	Explore the opportunities for developing a Local Support Services Framework in Tower Hamlets	Council with Jobcentre Plus	Explore options for creation of a framework for supporting residents with the introduction of universal credit, particularly the digital by default agenda, and ensure sufficient support for vulnerable residents affected by welfare reform. Key Next Steps: - Develop proposals for consideration by the Executive, subject to the Department for Work and Pensions deadlines.
MONEY / JOBS / HOUSING			
Action		Lead organisations & key stakeholders	Key activities, output and next steps
Recommendation 7: That all schools offer a wide curriculum and provide aspirational opportunities to students (see also Rec. 9)			
7.1	Promote local role models through regular speaker visits to schools	Tower Hamlets Education Business Partnership (EBP) and the council.	EBP to launch their 'Ambassadors' programme through which they will recruit a bank of local people who have been through work experience in the borough and are now successfully employed or running their own businesses, and promote to schools.
7.2	Increase and improve the labour market information provided to young people, schools and	Council with schools and employers.	Careers Service and Economic Development to collate labour market information and translate into a useful resource for young people and their parents and teachers.

	parents, focusing on growth areas.		<p>Key Next Steps:</p> <ul style="list-style-type: none"> - Produce first briefing for schools by October 2014
7.3	Run a programme of events which engage parents and foster carers in encouraging aspirational educational and employment opportunities for their children.	Council with the Education Business Partnership and schools.	<p>Parent and Family Support Service coordinate a programme of interactive workshops with parents, bringing in inspiring speakers (identified by the Careers Service and Education Business Partnership) to promote opportunities for young people in growth areas of labour market. This will include work with primary schools, closely linked to the Passport to Learning programme.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Secure funding to support this programme with a view to commencing delivery by September 2014
Recommendation 8: Reimagine local employment services so they work better for local people and businesses			
8.1	Develop a 'Business Charter' for Tower Hamlets through which local businesses commit to 'buy local, employ local and support local'	Council with local businesses and business forums.	<p>Develop a 'Business Charter' for local businesses which makes public their commitment to Buy Local, Employ local and Support local'. Launch and publicise through a communications campaign and recruit a number of businesses to act as early adopters/champions.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Engage with businesses and explore funding opportunities to support development, publicity and dissemination of the Charter'
8.2	Create new internal partnership arrangement based on broad SLA with key partners including Job Centre Plus and other Economic Taskforce members	Council with Job Centre Plus and employment service partners	<p>Agree a Memorandum of Understanding between the Council, Job Centre Plus and employment support providers to integrate support services through information sharing and enhanced collaboration.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Memorandum of Understanding to be agreed by Council, Job Centre Plus and Employment Taskforce members by November 2014

8.3	Develop a new centre offering a full range of integrated employment support services in one accessible community venue.	Council with JCP and third sector providers.	<p>A two phase programme of work to establish fully integrated and accessible employment support services from which a range of services can be delivered, using co-production approaches to ensure delivery meets needs of job seekers.</p> <p>Phase One would involve Council/JCP staff re-locating to an accessible community venue from where a range of services could be delivered.</p> <p>Phase Two would involve design of a dedicated employment support facility possibly in the borough's new civic centre with fully integrated team and access to co-located benefits, housing and social care advice and support.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Phase One to commence by November 2014 - Identify possible sources of funding for Phase Two.
8.4	Establish a commercial recruitment agency for Tower Hamlets.	Council with partners, including Barts Health and Barclays	<p>Develop proposals for investment in an arm's length social enterprise recruitment agency to secure employment for local people.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Proposals to be developed for consideration by the Executive by September 2014.
8.5	Create a union of jobseekers or 'jobseekers alliance' to better understand needs and hold providers to account.	Unite the Union	Continue to support a group of local unemployed people who have already been involved in campaigning activity to influence the delivery of employment support programmes and develop a peer support programme for people affected by benefit sanctions.
Recommendation 9: That local businesses effect a step change in their engagement with local people, guaranteeing to provide 25% of work experience placements every year and increasing local employment opportunities			
9.1	Develop a clear and high quality standard for work experience for	Tower Hamlets Education Business	Working closely with the Council's Learning and Achievement Service, the Education Business Partnership will develop a quality standard for work experience which

	young people in school for employers to sign up to.	Partnership with the Council	<p>ensures placements are meaningful and contribute to employment prospects of young people in the borough. This will be developed through close working with schools and employers.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Identify an additional resource to deliver, with a view to establishing steering group and develop draft quality standard by the end of July 2014
9.2	Increase the number of businesses providing wide ranging and aspirational work experience opportunities for young people and unemployed adults signing them up to the new work experience standard.	Council, Tower Hamlets Education Business Partnership, Barclays and other employers.	Increase the number of work experience places provided by local businesses by at least 25 % over two years through the new Business Charter and the Barclays Lifeskills programme and increase high quality work experience placements in key sectors, including Housing Associations.
Recommendation 10: That all employers in Tower Hamlets become accredited London Living Wage employers			
10.1	Continue to lobby employers to pay London Living Wage, particularly those in low wage sectors such as home care, and increase the number of local organisations who are accredited LLW employers.	Citizens UK and local partners.	Citizens UK will continue to lead the campaign for a Living Wage with a focus on other low wage sectors such as home care, retail and hospitality.
10.2	Continue to embed London Living Wage as a requirement in contracts, throughout the council's supply chain	Council	Continue to embed London Living Wage, as contracts are re-commissioned.
Recommendation 11: That the council sets ambitious targets for expansion of childcare provision and leads work to develop new and alternative models of provision such as workplace childcare, co-produced and co-operative provision			
11.1	Ensure the impact on the statutory provision of childcare places is considered in the	Council	Ensure the sustainability of childcare provision through the Corporate Landlord Model and new asset strategy, subsidising childcare providers rent if necessary through the grants process.

	development of the council's asset strategy.		<p>Key Next Steps:</p> <ul style="list-style-type: none"> - Incorporate within development of new Council Asset Strategy (first draft to be completed by September 2014)
11.2	Maximise opportunities for the provision of childcare space in new developments	Council and partners	<p>Officers will explore options to maximise opportunities to secure sufficient child care provision in new residential developments.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Officers to develop options for maximising opportunities to provide childcare spaces in new developments by September 2014
11.3	Expand number of existing buildings used for childcare provision, promoting shared use of buildings where possible	Council and partners	<p>This work is in two parts, firstly: Work with Tower Hamlets Housing Forum to recruit Registered Providers as key partners in expansion of childcare provision by identifying those who have existing or planned community buildings which could be suitable for use as childcare provision and secondly: Establish links with faith communities who have community buildings in the borough which could be converted for use as childcare provision through work with the Tower Hamlets Interfaith Forum.</p> <p>Key Next Steps:</p> <ul style="list-style-type: none"> - Meeting with Tower Hamlets Housing Forum and Tower Hamlets Interfaith Forum by July 2014

MONEY / JOBS / HOUSING

Action	Lead organisations & key stakeholders	Key activities, output and next steps	
Recommendation 12: That the government reduce restrictions on local authority borrowing, does not top-slice the New Homes Bonus, allows local authorities to keep all proceeds from Right to Buy sales, and covenants are introduced to Right to Buy to limit conversion to buy-to-let.			
12.1	Pan-London borough housing	London Assembly	Share evidence, find solutions, build cross-borough consensus and more effective

	conference	Housing Committee and London Councils	lobbying. Council to support this with provision of evidence and case studies.
Recommendation 13: That financial institutions work with the council and house builders to develop new models of long-term investment in social housing			
13.1	Develop new financial and delivery model as options for securing investment in delivering affordable housing on specific Council owned sites	Council	To develop a new methodology for funding new affordable housing supply. To examine the possibility of establishing a company structure to lever in additional investment. Key Next Steps: - Financial and legal structure to be agreed by December 2014
Recommendation 14: Illustrating the negative impact of investment in the London property market			
14.1	London Assembly to investigate the impact of overseas investment and solutions for rebalancing the market.	London Assembly Housing Committee	The chair of the London Assembly Housing Committee has indicated he will pursue this through their 2014/15 work programme.
Recommendation 15: That rent models are based on the principle that social rents should relate to the income of tenants, not the market rate			
15.1	Explore the creation of a London Living Rent model	London Citizens	Work with key local and regional partners to explore the creation of the London Living Rent model.
15.2	Secure new affordable homes at rental levels which are genuinely affordable for those in housing need in Tower Hamlets.	Council	The council already seeks to secure affordable homes at target rent levels where viable, particularly for family homes. Where the 'affordable rent product' needs to be included in a scheme to ensure viability the council seeks to apply Tower Hamlets adjusted (POD) rents. The council is currently taking legal action against the Mayor of London who is looking to remove the ability of the council to follow this approach in its planning policies. Key Next Steps: - Planning and housing officers will review the council's position following the court hearing, currently underway. - Officers will review the Mayor of London's draft housing strategy and the

			introduction of 'capped' and 'discounted' rents for affordable housing in the 2015-18 affordable homes programme to ensure this new approach meets the housing needs of the borough.
Recommendation 16: That the standard of private rented accommodation is improved, and tenants better protected, through a landlord licensing scheme for Tower Hamlets			
16.1	Gather necessary evidence, explore data and consider options for taking forward a landlord licensing scheme. Consult stakeholders and pilot in one local area to understand any unintended consequences, before rolling out to other areas.	Council with partners.	A working group of officers from environmental health and housing strategy has already been established to gather evidence and consider this before developing options for a scheme for Tower Hamlets. Key Next Steps: - An options paper will be produced for CMT after a review of all available data, by September 2014
16.2	Housing associations to use freeholder powers to address leaseholders and their tenants causing ASB.	Tower Hamlets Housing Forum	Share effective practice through THHF and implement where necessary and possible.
16.3	Develop a financial product to enable people who receive housing benefit to ring fence money for rent and explore options for guaranteeing rental payments to private landlords	Financial institutions and the Council	Establish a partnership with landlords and community banking providers to explore options for a rent 'jam jar' account product and look at options for guaranteeing rent for housing benefit claimants in the private rented sector.

Appendix 1: Tower Hamlets Fairness Commission evidence gathering meeting scopes

HOUSING AND COMMUNITIES

Why do families want or need to live in Tower Hamlets?

Is mixed housing development best?

Given affordable housing is a very scarce resource, with the market completely failing to supply a sufficient amount, what can the Council do to allocate housing fairly?

- Do people and families who move out of the borough want to move, or are they just priced out. Are the people that stay stuck?
- Economic and social impact of having, or not having, affordable housing. To what extent is Tower Hamlets a 'mixed' community?
- Should the council be focused on housing the most vulnerable or creating mixed communities?
- Should the Council be a provider of housing or seek to regulate or influence the market in different ways?
- Should housing allocation be based entirely on need, or should incentives be introduced?

Part 1:

Sets out the current picture of housing and communities in Tower Hamlets, how we've got to where we are and current trends and challenges. Considers the different ways in which current Government policy will play out in the next 5-10 years, including welfare reform.

Part 2:

If we do not respond in any way, what will happen? How would communities change, demographically and economically? What is the borough-wide impact? And the impact for different types of individuals and families?

Part 3:

Explores different responses by the state and communities to the situation. What if the state had significantly more freedom to control the local housing market? How can we increase supply, or limit demand? What can families do if they want to stay in the borough?

EMPLOYMENT AND INCOME INEQUALITY

Why is employment so low in Tower Hamlets and what are the likely future trends?

What does being in poverty mean in Tower Hamlets?

What role can the state and the private sector really play in reducing inequalities and making it 'fairer'?

- Picture of local job market and possible future growth areas. What are the skills gaps and barriers faced for local people?
- Cycle of unemployment in Tower Hamlets whereby people move out if they get a good job, to be replaced by more vulnerable people. Implications for the support required in the borough?
- If you're living in poverty, how much money do you have, how do you spend it? Includes picture of in-work poverty – how can we ensure work pays?
- Understanding issue of graduate unemployment. Test perception that education improvement has not translated into employability and jobs.
- What incentives are there to encourage the private sector to focus their creative energies on tackling inequality locally?

Part 1:

History of employment and business in TH up to present day, and current situation including the local profile of poverty. Consider the impact of current Government policy, including welfare reform, on the employment market and income inequality. If low-income families can no longer afford to live in the borough, what does that mean for the supply of low-wage labour? Will people commute in, or will wages rise?

Part 2:

What would happen if everyone paid at least the London Living Wage? How can we make that happen?

Part 3:

Consider the growth employment areas and ways in which the borough could encourage and exploit these for the benefit of residents.

Part 4:

What other solutions are there that could create step-change in reducing inequality, improving the employability of local people and job creation? If businesses were subject to less regulation, would that help as they suggest? What are the most effective and value for money forms of employment support? Can we do more to mitigate the effects of poverty, making life fairer?

SAFETY NETS AND RESILIENCE

We know that state provision of support services to vulnerable people costs a lot of money, and also that unpaid care by family and friends saves the state a significant amount. In this context, what is fair allocation of resources to support vulnerable people and their carers?

What role can, and should, the community and voluntary sector, the private sector, and individuals play?

What are the conditions that enable people to be resilient, and how can we foster these?

- What do or should people expect of state provision? Where does it end?
- Exploration of interdependence of employment and caring responsibility.
- Promoting philanthropy, community leadership and neighbourliness.
- Ability of people to access support services but also to empower themselves.

Part 1:

Profile, using case studies, of families who are vulnerable (eg. overcrowding, caring responsibilities, unemployed or in-work poverty, debt, disabilities or ill health). Who will be hardest hit by welfare reform and other cuts to public sector support? Could be exacerbated by other factors including recession, ill health and family breakdown. What is the current response – what might their journey be? What barriers do they face?

Part 2:

What would happen if you took different non-statutory services away? Who would step in? Do we have to stop providing services to get a reaction, or could this be done in a structured, pre-meditated way? What can't we afford to lose?

Part 3:

Picture and examples of a preventative model, impact on the sort of customer journey's already discussed and potential savings. What kind of investment does that really require and who provides it? What does it mean for 'late intervention' or safety net services – can we really shift from one to the other?

Part 4:

History and current picture of active citizenship, participation and philanthropy in the borough. What influences it? What solutions could it offer?