Lambeth’s Economic Recovery Implementation Plan
Foreword

Lambeth First has committed itself, through our Sustainable Community Strategy, to tackling poverty, inequality and deprivation in Lambeth through a focus on decreasing worklessness. We have developed a wide range of projects and interventions to support local enterprise; encourage inward investment and the regeneration of our town centres; improve the safety and success of our young people; and support Lambeth’s citizens to secure high quality, well paid employment and education opportunities. Our partnership remains committed to these goals and to the improvements in quality of life for our communities that they will deliver.

We have responded to the recession across the partnership, across all public services. Our work in tackling worklessness has placed Lambeth in a strong position to support our communities through the recession. A number of Lambeth First’s existing or planned programmes have been re-emphasised to tackle the impact of the recession. For example the planned refresh of the Economic Development Strategy will refocus activity to supporting local businesses to create job opportunities; the Job Centre Plus Rapid Response Service is providing support to employers and employees facing redundancy; the renewed Enterprise Board, with it’s refreshed membership and increased private sector representation, will continue to provide direct input from local businesses into partnership working; and Lambeth First has initiated a review of Working Neighbourhoods Funding to refocus activity to maintain and expand local businesses and the employment opportunities they provide for local people.

This document sets out Lambeth First’s approach to addressing the challenges posed by this changed economic situation and sets out how Lambeth First, with Lambeth Council as the lead partner in this area, is supporting local residents and businesses to alleviate some of the most severe impacts of the recession and prepare Lambeth for the following economic recovery.

Alongside our continuing and planned activities we have, under the leadership of Lambeth Council, developed a group of new projects to deliver outcomes which meet specific community needs during the recession. This plan gives details of these projects and activities, which were developed from the recommendations of the Credit Crunch Taskforce to tackle the key concerns of Lambeth residents and to mitigate impacts on Lambeth’s economy that we have already seen developing. This £555,000 council-led programme, supported by partners from across Lambeth First, will deliver innovative projects which both mitigate the impacts of the recession and support our long-term goal of reducing worklessness in Lambeth.

Councillor Steve Reed
Chair, Lambeth First
Leader of London Borough of Lambeth
Councillor John Kazantzis
Cabinet Member for Employment and Enterprise

Councillor Kingsley Abrams
Deputy Cabinet Member for Economic Recovery
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Introduction

This implementation plan is divided into three main sections:

1. Background – giving the context for these projects and the work of the Credit Crunch Taskforce;

2. Governance – setting out how Lambeth First and the council will ensure that these projects are delivered and monitor the impact of the recession;

3. Lambeth’s Economic Recovery Implementation Plan – detailing the proposed projects and work underway in each area. These are set out following Lambeth Council’s corporate priorities. Each priority section is divided into:
   - A summary of the evidence and existing activity analysis undertaken;
   - Details of new projects and activities;
   - Details of existing activities which will be monitored through the Economic Recovery Implementation Plan; and
   - Details of additional supporting activities which will contribute to economic recovery and be monitored through existing partnership and council frameworks.
Background

Lambeth First and Lambeth Council has made good progress in supporting the development of Lambeth’s local economy. Through a programme of physical regeneration, targeted support for local businesses with programmes like Supply Lambeth and support for residents to develop their skills and employment opportunities we have delivered real improvements for residents.

Enterprise is well established in Lambeth, with VAT registrations above the London average, growing 14% between 2002 – 2006 compared to 7% in inner London and 3% nationally\(^1\). In addition in quarter three of 2008/09 our overall employment rate stood at 71.2\(^2\), significantly higher than other similar London boroughs such as Hackney (63.3\(^3\)) and Tower Hamlets (58.4\(^4\)), although this is likely to drop as the impact of the recession develops. There remain, however, serious challenges to economic prosperity in Lambeth. Business density is below the London average with 353 businesses per 10,000 people of working age in Lambeth compared to a London average of 670\(^5\). The Job Seekers Allowance rate in Lambeth is also above the London average at 5.2%, compared to 4.1%, in April 2009\(^6\).

In order to ensure that the economic downturn did not damage Lambeth’s areas of success or entrench areas of challenge Lambeth First has taken a number of steps to refresh activities to identify areas which can support Lambeth through the recession. For example Lambeth First commissioned a review of our WNF programme to ensure the activities supported took account of the changed economic climate. As a result of the review approximately £5 million over the next two years will be targeted toward protecting and supporting local businesses, to ensure the availability of employment opportunities and targeted work with some of our most vulnerable communities who are likely to be most impacted by the recession.

Working within this partnership context Lambeth Council commissioned the Credit Crunch Taskforce to develop a set of innovative recommendations to mitigate the impact of the recession on residents and local businesses which were at risk of not being met through existing programmes. The taskforce was led by the Cabinet Member for Finance and Resources with expert and best practice input from the New Local Government Network. The taskforce developed a number of policy recommendations which were then submitted to the council to test the feasibility of pursuing the recommendations. The council’s response to the taskforce\(^7\) noted that a number of the recommended actions were either underway or already planned by the council and partnership, such as the shift to 10 day payment terms for small and medium sized local businesses. Those recommended actions which were not already underway were assessed by the council to assess the:

- Cost of delivery against the value of the impact for residents and the local economy;
- Alignment with existing partnership activities and priorities;
- Alignment with resident concerns and existing data on community needs; and
- Deliverability of any proposed project.

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3. Hackney Council; Quarter 3 Performance Report
4. Tower Hamlets; Quarter 3 Performance Report
6. DWP figures.
The council’s response to the taskforce report was approved by Cabinet in February 2009 and Cabinet instructed the council to develop this implementation plan to deliver the projects which met the criteria outlined above. The council allocated a £350,000 fund to deliver these projects with an additional £235,000 provided by Lambeth First from its WNF funding. This additional funding will be directed to the financial advice and loan service for businesses (£215,000) and fruit and vegetable co-operative social enterprise (£20,570) and will ensure that this programme can support a greater number of Lambeth’s residents. Officers, working with Lambeth First partners where relevant, then further developed the projects ensuring that each project had:

- A rigorous project plan;
- Assessed the equalities impact of the proposed activity; and
- Explored opportunities to link to existing partnership priorities and activities.

Throughout the development process further evidence of need was gathered through analysis of existing data and residents survey results. For example the rationale for the home visiting energy advice service was based on existing partnership needs data showing that over 32,000 households in Lambeth are fuel poor and the 2009 residents survey results stating that 52% of residents were concerned about rising fuel and energy costs in the year ahead.
Governance

Lambeth First Governance

The Economic Development Partnership (EDP) is the Lambeth First body with oversight for the Economic Recovery Implementation Plan as part of their broader remit to promote economic development in Lambeth and the economic well-being of our residents.

The EDP will have strategic oversight of the implementation of these projects and be responsible for:

- Ensuring that ongoing work aligns to partnership priorities, needs assessments and activities as they develop over 2009-2010;
- Monitoring the strategic direction and alignment of economic recovery projects across Lambeth First; and
- Receiving a review of the impact of this programme and other economic recovery strategies to facilitate partnership planning for 2010 and beyond.

The EDP will receive quarterly performance reports detailing progress on delivering these projects and their impact.

Lambeth Council Governance

Given that the council is the lead delivery partner for this plan operational monitoring and performance management of these projects will be overseen by Lambeth Council’s Economic Recovery Implementation Board on behalf of the EDP. The board is responsible for:

- Ensuring the delivery of the implementation plan;
- Monitoring the delivery of key projects and work streams across the council which are responding to key impacts of the recession;
- Establishing regular performance and data monitoring processes to provide direct feedback to Cabinet Members and SLB as part of the Council’s Quarterly Performance Digest; and
- Approving quarterly reports for submission to the EDP.

This board will be chaired by an Executive Director with Divisional Director representation from across the organisation.

Performance and Programme Management

Day-to-day project delivery will be overseen by the responsible officers for each project. These officers are listed within the activity tables in the body of the plan.

Responsible officers will be supported by the council’s Programme Management Office (PMO). The PMO will gather project updates from the responsible officers on a quarterly basis. These updates will set out delivery against agreed milestones, narrative around activities undertaken to deliver the project programmes and planned next steps. This information will be reported to the Economic Recovery Implementation Board (see above) and Cabinet. Where there is a risk to successful delivery of a project the responsible officer will be required to provide a report as to how this under performance will be addressed. Depending on the action required to
resolve the issue reports may be made to the Economic Recovery Implementation Board or EDP.

The impact and effectiveness of these projects will be monitored through the performance indicators and deliverables set out for each activity (see activity tables below). Alongside these specific monitoring mechanisms the council, on behalf of Lambeth First, is currently finalising a basket of economic downturn performance indicators. These include informative indicators and measures to assess the depth of impact of the recession in Lambeth. These indicators are not directly related to the implementation plan but will provide contextual information on the health of the local economy and will be used to inform the evaluation of projects at the end of their terms and decision making around future projects to support Lambeth’s economy.

These performance indicators will be monitored by the council and EDP. This regular monitoring will allow the partnership to determine what further intervention is required to support the borough through the recession through the service and business planning processes in 2010 and beyond.
Lambeth's Economic Recovery Implementation Plan

Set out below are the projects and activities that Lambeth's Economic Recovery Implementation Plan will deliver. As the council is the lead delivery partner, the plan is structured around the council’s Corporate Plan priorities. However these projects and activities also contribute significantly to Lambeth First’s Sustainable Community Strategy and its long term outcomes, how this is achieved through the Implementation Plan is set out within each corporate priority section.

Corporate Priority: Better housing and flourishing local economies

Within the council’s Corporate Plan the Better housing and flourishing local economies corporate priority sets out the following key outcomes:

- Adults are able to develop skills and achieve their ambitions;
- Better housing is in place and great neighbourhoods exist;
- There is a strong enterprise economy and business growth in Lambeth has increased; and
- Economic well-being of all Lambeth citizens, including older people is improved.

The Taskforce considered the impact of the credit crunch and economic downturn upon the housing market and businesses. They found that the council had a key role in undertaking appropriate levels of interventions within the housing market to minimise the risk of homelessness. The average cost of a property in Lambeth has fallen by seven percent over the year8.

In addition to this the Taskforce suggested that the council needed to intervene in the local economy, particularly to support local small and medium enterprises. In the 2009 Residents Survey 44% of participants believed that the best thing the council can do to help them cope with difficulties in the economic climate was to support the economy.

Within Lambeth’s Economic Recovery Implementation Plan some of the key projects and activities that will contribute to the delivery of this corporate priority and its associated outcomes include an expansion of the financial advice and loan service for small local businesses thereby ensuring that Lambeth’s economy is strong and resilient. Furthermore through the council’s commitment to reduce payment time for local small businesses to 10 working days, we will direct help strengthen local businesses so that can still operate despite the current economic downturn. There are also key workstreams being delivered by the council that supports the homeowner including the delivery of the Mortgage Rescue Scheme as well as providing support for council leaseholders with the cost of major works.

Not only does this series of activities support the council’s corporate priorities but it will also contribute to the council and partnership’s shared vision as set out in the Sustainable Community Strategy: Our 2020 Vision (SCS). Specifically the activities and projects in this section support the following SCS long term outcomes:

• Mixed and Sustainable communities with an increased supply of new homes, improved existing dwellings and a high quality physical environment;
• Greater wellbeing for households through higher numbers of residents in employment;
• Lambeth is a great place to do business with higher levels of investment and business growth; and
• Lower levels of poverty and social exclusion.

As worklessness has been identified as an overriding issue that needs to be addressed in the borough the focus on addressing the demand side of the labour market will help ensure that the local economy is maintained during the current difficult market conditions. There are also a number of measures to help residents in the borough with their housing so as to ensure that those people have security and stability in their homes.
New Projects and Activities

The partnership will expand the support available to local businesses through the provision of a dedicated financial advice and loan service for businesses. This service will bring in additional resources to the council to provide dedicated specialist financial advice and business planning support for small businesses in Lambeth. Furthermore through the expansion of the relationship with GLE OneLondon it will be possible to establish a total loan fund worth £400,000. Therefore not only will the council be able to offer expert advice and guidance but we will also be able to provide access to funds to help those businesses that at most at risk.

This activity is being funded through by Lambeth First through the Working Neighbourhood Funds (WNF) for **£215,000**. Of this budget £100,000 will be used for the loan fund which will bring in an additional £300,000 from GLE OneLondon. This will therefore result in a loan fund of £400,000.

This project will deliver the following benefits to businesses in the borough:

- Provision of Initial business planning support to 100 SMEs;
- Specialist “finance readiness” business support to 15 SMEs;
- 200 referrals for specialist financial advice via Business Desk per annum; and
- At least £200,000 worth of loan finance lent out to small businesses in the first year of operation
Table 1: New Project and Activities

<table>
<thead>
<tr>
<th>Taskforce Recommendations</th>
<th>Project/Activity</th>
<th>Description</th>
<th>Resources</th>
<th>Outputs</th>
<th>Timescales</th>
<th>Outcomes</th>
<th>Lead</th>
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</thead>
</table>
| Recommendation 26: The council should implement an additional business financial advice service to work alongside the current business team. | Financial Advice and Loans for Businesses | The council implements a business financial advisory service alongside existing business support services. This is complemented through a loan service that will be delivered through GLE OneLondon. | £215,000 (WNF) | • First business planning initiatives  
  • First loans made under the newly endowed scheme  
  • Communications programme launched (will run concurrently with service, since GLE can turn on service “tap” for latent demand through existing contacts, while awaiting specific publicity)  
  • Business Desk specialist financial adviser recruited  
  • 50th business supported  
  • First £100K of loan funds lent | Aug 09  
  Sept 09  
  Sept 09  
  Sept 09  
  Dec 09  
  Feb 10 | • At least £200,000 loaned to SMEs in Lambeth for the first year of operation  
  • More robust and sustainable local economy | Jo Negrini  
  Regeneration and Enterprise  
  Housing Regeneration and Environment |
Existing and Enhanced Projects and Activities

In addition to the new Financial Advice and Loans Service for businesses, the following series of projects are key council and partnership supported activities that address the impact of the economic downturn.

1. Business

The council is currently working on proposals to change the payment terms for SMEs and lower the payment time from 30 to 10 days. As an initial step the council has moved to a 10 day payment term for SMEs with whom the council has an annual spend of up to £25,000. It is expected that the total value of contracts that would benefit from this change in payment times totals approximately £7 million.

2. Housing

The council is developing its approach and working with Centre 70 to deliver the Mortgage Rescue Scheme (MRS) initiative. The council has already referred clients and is drawing up a service level agreement with Centre 70 to act as a referral agency to provide support to people who having difficulties paying their mortgage. The council is also having on-going discussions with several of its Registered Social Landlord partners to purchase share/whole property for residents who have exhausted all the usual channels, such as going onto an interest only mortgage, in trying to keep their home. So far, Lambeth has not seen a significant change in the number of people approaching the council for assistance because their homes have been repossessed, but if national predictions are correct this number is likely to increase over the next few years. In addition to MRS, Lambeth has also received additional resources to support the Homeless Prevention Fund. This loan fund has been set aside to support those residents who are experiencing genuine problems with the affordability of their accommodation.

The council is seeking to provide additional support for leaseholders who find difficulty in paying monies for future major works. An options paper was submitted for discussion by Leasehold Council in April 2009, and will undergo wider consideration by members in summer 2009. The options include three, five, seven and ten year plans for resident leaseholders to repay major works bills by direct debit, where they are unable to raise loans elsewhere.
Table 2: Existing and Enhanced Projects and Activities

<table>
<thead>
<tr>
<th>Recommendation 23:</th>
<th>Project/Activity</th>
<th>Description</th>
<th>Resources</th>
<th>Outputs</th>
<th>Timescales</th>
<th>Outcomes</th>
<th>Lead</th>
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</thead>
<tbody>
<tr>
<td>The council should work to reduce the payment time for council suppliers from 30 days to a target of 10 days.</td>
<td>Reduction in payment times to SME</td>
<td>Payment times to local SME reduced from 30 days to 10 days for SME businesses in Lambeth</td>
<td>Within existing resources</td>
<td>• SME businesses paid within 10 days</td>
<td>Ongoing</td>
<td>• Local businesses have improved cash flow and are more resilient</td>
<td>Sally Leigh</td>
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<tr>
<td>Taskforce Recommendations</td>
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<td>Corporate Procurement</td>
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<td>Finance and Resources</td>
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| Recommendation 18: The council should build on the government's housing support measures by working with RSLs, local banks and lenders to identify methods of providing further assistance to | Delivery of Mortgage Rescue Scheme | In collaboration with partners in Lambeth, the council will refer home owners to Centre 70 who qualify to partake in the Mortgage Rescue Scheme | Within existing resources | • Referrals of residents to Centre 70 • Numbers of Lambeth residents who qualify for MRS | Ongoing | • Fewer repossessions | Rachel Sharpe |
| | Homeless Prevention Fund | Expansion of the councils existing scheme, this is a loan service to support those residents experiencing severe difficulties | Within existing resources | • Numbers of loans made to Lambeth residents | Ongoing | • Fewer repossessions | |
| | Additional Support for Leaseholder | Proposal to provide support for Lambeth Council leaseholders to pay for major works | Within existing resources | • Proposition being taken to Leaseholders Council June 2009 • Final approval by Cabinet autumn 2009 | Autumn 2009 | • Council leaseholders paying for major works on time |
| Lambeth residents who are at risk of defaulting on their loans. |       |       |       |       |
Additional Supporting Activities

The work set out in this plan forms part of a coherent and consistent approach to tackling the recession. In addition to the above projects and activities the partnership and council will be undertaking the following:

1. Business and regeneration

Lambeth Council and Lambeth First have begun the process of refreshing the Economic Development Strategy (EDS). The original EDS was written during very different economic conditions, when long term economic growth and a buoyant economic cycle was expected over the medium to long term. Given the change in economic outlook this strategy is now being refocused so that it addresses the current economic situation, ensures that business and enterprise is supported through the current economic cycle and then makes preparations to deal with the upturn.

Lambeth Council has launched the Business Desk to provide business support, advice and referral services to existing and potential businesses in the borough. It will complement the council’s existing service provision but will also direct callers with business enquiries to relevant council services. The Business Desk will also prepare businesses for the eventual upturn in the economy by providing practical advice and referral services. It will also provide support to ensure businesses are aware of measures such as small business rates relief.

Further direct business support includes assisting local business through promotional activity such as the Lambeth Business Awards; enabling access to public sector procurement; lobbying government to secure new development or bring forward existing development plans; supporting local street markets.

The council has been re-evaluating its Town Centre Masterplans against the current economic downturn. Each Masterplan sets out the borough’s ambitious long-term regeneration programme. The Masterplans are a key part of the council’s work in preparing for the upturn to ensure that Lambeth is in the best position possible to make the most of future investment opportunities.

To support the town centres, a number of short-term practical improvements to town centres are being delivered during the downturn. Given the high level of need in Brixton further work in the area includes the Brixton Town Centre Initiative which is led by the Brixton Town Centre Director. It is a partnership that includes the police and the council, and work is co-ordinated by the Director. The initiative takes a flexible approach to delivering services at a local level to respond to local needs and issues. In particular this initiative is a neighbourhood working pilot addressing and delivering against the key problems around crime, grime and poor economic performance of the town centre.

2. Housing

Average house prices have been fallen in Lambeth from a peak of £356,988 in November 2008 to £317,745 in May 2009. Lambeth will check how the housing market in the borough is changing on a quarterly basis, and monitor how mortgage repossessions are affecting homelessness. The council’s Housing Options and

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Advice Service assists people who are homeless, or threatened with homelessness, to help them keep their home or find somewhere else to live. Working with partners in the South West London Regional Housing Partnership, the council will publish a strategic housing market assessment in late 2009. It is an approach of assessing housing need and demand to inform the development of local development documents and housing strategies.

An improvement project is currently underway to enhance the capacity of the Housing Options and Advice service to provide better advice for residents and homelessness prevention. Looking to the future, the service will build upon this to offer ‘Housing Options Plus’, with more focus on wider financial issues and tackling worklessness.

The council is fully committed to delivering upon its Affordable Homes target. Through the Local Area Agreement a target of 550 affordable homes for 2009/10 and 570 for 2010/11 have been set. Developers have found it difficult to raise funding for new schemes, and RSLs are halting back on their shared ownership schemes which provides assisted funding for their social housing developments. The council will work with its partner RSLs, and the Homes and Communities Agency to work out the best way to address these issues, including the use of different models such as rent to buy.

Recommendations 20 and 21 in the Taskforce report sets out the need to lobby central government for additional funding to support homeownership and development. In relation to influencing and lobbying central Government, the Leader of Lambeth Council already has a prominent role as Chair of the London Councils Housing Committee; in addition officers from Housing Regeneration and Enterprise will be discussing affordable housing targets with the Mayor’s office. Therefore the council is taking advantage of prominent opportunities to influence Whitehall.

Recommendation 25 states that the council should provide a focal point for businesses in Lambeth to share ideas for the challenges of the current economic downturn. The reconstituted Lambeth First Enterprise Board represents the interests of business and the private sector and presents a stronger voice within the partnership about business issues.
Corporate Priority: Respect for the environment

Within the council’s Corporate Plan the *Respect for the environment* corporate priority sets out the following key outcomes:

- Lambeth’s environment is clean and we are adapting to climate change; and
- Environmental sustainability is emphasised in all policies, services and new development

The recommendations the Taskforce set out in this area are intended to help support vulnerable Lambeth residents deal with the rising cost of food (especially staple foods) and fuel. Therefore they explored options to help households find ways of reducing their costs where possible. In addition the Taskforce recommendations also sought to support efforts to improve the environment by reducing waste and CO2 emissions. The 2009 Residents Survey demonstrated that residents’ main concern around living costs is the increased cost of food, with 59% having been affected by price rises during the last 12 months and 53% believing the increased cost of food will affect them over the next 12 months. In addition national research shows that families living in the most disadvantaged neighbourhoods are most underprivileged in terms of access and affordability of fresh food. The survey also reflected that 52% of residents stated that increasing fuel and energy bills would affect them in the coming year.

Within the Implementation Plan some of the key new activities that will contribute to achieving this outcome include the development of the new **Home Visiting Energy Advice Service** which will provide residents with information advice and guidance on how to improve the energy efficiency in their homes thereby reducing costs and encouraging more sustainable living practices. Furthermore the creation of a **Fruit and Vegetable Co-Operative** provides increased access to low cost and healthy foods within a deprived community. In addition it will also develop capacity within deprived local communities to run social enterprises as well as ensuring that the health and wellbeing of those most at risk is addressed.

This list of activities also contributes to the partnership’s broader Sustainable Community Strategy. Specifically this plan contributes to the long term outcome:

- Mixed and sustainable communities with an increased supply of new homes, improved existing dwellings and a high quality physical environment.

Through encouraging residents to adopt more sustainable living practices, combined with a doubling of the council’s contribution to the home improvement loan service that accompanies the energy advice scheme, demonstrates genuine commitment from the local authority to addressing climate change and improving residents’ lives.
New Projects and Activities

The council will be instigating a Home Visiting Energy Advice Service. This project will devote additional resources to carry out home visits in order to help residents mitigate the increasing cost of fuel/utilities for residents which is being exacerbated by declining incomes due to the recession. Furthermore the council will be providing even more assistance to residents by doubling the size of its contribution to the Loans For All fund for residents to make home improvements on the basis of advice from the home visits.

This project will receive £100,000 of council funding. Of this funding £20,000 will be allocated to the Loans For All scheme. This project will deliver the following key improvements for residents in the borough:

- Provision of energy saving advice and guidance to approximately 961 households; and
- Completed installation of energy efficiency measures in up to 320 households (dependent upon access to external funding streams).

The partnership has agreed to fund through WNF the piloting of a Fruit and Vegetable Co-Operative Social Enterprise scheme. Results from the 2009 Residents Survey demonstrated that residents’ main concerns around living costs was the increased cost of food, with 59% having been affected by price rises during the last 12 months and 53% believing the increased cost of food will affect them over the next 12 months. This pilot project will therefore seek to provide a deprived community with access to fresh fruit and vegetables through a social enterprise model. Following evaluation of the success of the pilot, there may be scope for further work to explore whether it would be feasible to expand the model across the borough.

This project will receive £20,570 from WNF to fund the set up and initial year of operation. The expected benefits of this project are:

- A needs assessment compiling baseline data that will be used to evaluate the pilot building on best practice used by co-operatives in other boroughs.
- A volunteer training programme;
- Identification of a suitable site for the fruit and vegetable outlet (e.g. market stall or community centre);
- A robust two year business plan;
- A sustainable local food co-operative operated by trained volunteers able to operate without further subsidy; and
- A viable social enterprise capable of expanding its activities or supporting other community groups to establish food co-operatives in other neighbourhoods.
### Taskforce Recommendations

**Recommendation 15:** The council should explore the potential for creating Energy Action Zones in Lambeth, modelled on best practice elsewhere and involving a partnership between the energy industry and the council.

<table>
<thead>
<tr>
<th>Project/Activity</th>
<th>Description</th>
<th>Resources</th>
<th>Outputs</th>
<th>Timescales</th>
<th>Outcomes</th>
<th>Lead</th>
</tr>
</thead>
</table>
| Home Visiting Energy Advice Service | This project will employ staff to carry out home visits to provide advice on how to improve home energy efficiency and advice on what measures need to be adopted. This project also contains loan funds to help households to introduce new measures. | £100,000 (CCTF Budget) | • 1 home visitor employed  
• 961 homes visits achieved  
• 320 home improvement activities delivered  
• £20,000 of home improvement loan money provided for residents | July 10  
July 10  
July 10 | • Reduction in fuel poverty  
• Improved SAP ratings  
• Reduction in CO2 emissions | Rachel Sharpe  
Housing Strategy and Partnerships  
Housing Regeneration and Enterprise |

**Recommendation 12:** The council should investigate establishing a food co-operative/buying group pilot, through established community networks.

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<tr>
<th>Project/Activity</th>
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<th>Timescales</th>
<th>Outcomes</th>
<th>Lead</th>
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</thead>
</table>
| Fruit and Vegetable Co-Operative Social Enterprise | The proposed project will establish a pilot fruit and vegetable co-op outlet in a deprived neighbourhood to provide access to affordable fresh fruit and vegetables for local residents. | £20,570 (WNF) | • 5 local residents identified to operate coop  
• Established SLA and supply chain  
• Co-operative ready for operation | Sept 09  
Oct 09  
Dec 09 | • Improved levels of community cohesion and more active communities  
• Improved health and wellbeing of locals (volunteers and users) | Jo Negrini  
Regeneration and Enterprise  
Housing Regeneration and Enterprise |
Existing and Enhanced Projects and Activities

In addition to the new Home Visiting Energy Advice Service and Fruit and Vegetable Co-Operative, the following series of projects are key council activities that address the impact of the economic downturn and support this particular corporate priority area.

The council is committed to negotiating the most efficient and cost effective contracts for all procured goods / services and will remain committed to this in future. Given recent volatility in energy prices the council should take action to ensure that council tenants are not paying more than necessary for their energy through the economic downturn. The council will therefore commit to passing on any future reduction in energy costs resulting in a decrease of 10% or more to tenants within 4 months of the reduced energy cost being secured, subject to consideration that reducing energy charges would not create unacceptable financial risk for the Housing Revenue Account.
### Table 5: Existing and Enhanced Projects and Activities

<table>
<thead>
<tr>
<th>Taskforce Recommendations</th>
<th>Project/Activity</th>
<th>Description</th>
<th>Resources</th>
<th>Outputs</th>
<th>Timescales</th>
<th>Outcomes</th>
<th>Lead</th>
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</thead>
<tbody>
<tr>
<td>Recommendation 17: The council should do all it can to negotiate an improved energy contract when the current agreement expires and to pass any savings onto residents.</td>
<td>Renegotiation of energy contracts</td>
<td>Commitment to pass on future reduction in energy costs resulting in a decrease of 10% or more to tenants within 4 months of the reduced energy cost being secured, subject to reduction in energy charges would not create unacceptable financial risk for the Housing Revenue Account.</td>
<td>Within existing resources</td>
<td>• Renegotiation of energy contracts</td>
<td>Summer 2009</td>
<td>• Reduced cost of fuel for Lambeth residents</td>
<td>Francis Austin Resources – Regeneration and Housing Housing Regeneration and Environment</td>
</tr>
</tbody>
</table>
**Additional Supporting Activities**

The work set out in this plan forms part of a coherent and consistent approach to tackling the recession. In addition to the above projects and activities the partnership and council will be undertaking the following:

A key council priority is the **successful delivery of the Decent Homes programme** which sets out the minimum criteria for social housing. One of the key objectives is ensuring that all homes have a reasonable degree of thermal comfort, and this is being addressed through the capital programmes being operated by Lambeth Living, United Residents Housing, and housing associations in Lambeth. Lambeth Living has a partnership with E-on to install loft and cavity wall insulation in all council properties which are suitable. It is anticipated that this programme will be completed by 2010/11. There is an on-going programme of boiler, flat roof and window improvements all of which increase energy efficiency. The council organised the distribution of over 50,000 energy saving light bulbs to council housing residents in October 2008.

Lambeth has an **Affordable Warmth Strategy** which seeks to address the issue of fuel poverty (fuel poverty is defined as a situation whereby residents would need to spend more than 10% of their income on energy costs). The council is currently in the process of reviewing the strategy to ensure that it adequately meets the challenges facing residents.

In the private housing sector Lambeth received £563,000 last year under the **Coldbusters scheme**, to cover replacement heating, heating controls, draught proofing and insulation for householders on certain benefits. The council also has an interest free loans scheme which provides loans up to the value of £3000 for measures such as insulation, boilers, solar panels, draught proofing and heating controls.

For private sector housing there have been two initiatives that help to **promote energy efficiency in homes** last year. The Creative Environmental employs two home visitors offering in-depth assessments to private sector households funded by an external grant. Community Service Volunteers provided the Energy Challenge which recruited local volunteers, provided training for volunteers to achieve a NEA City & Guilds Energy Awareness qualification and then supports them to provide home energy advice visits within the local community.
Corporate Priority: Developing personalised care services

This corporate priority is part of Lambeth Council’s Corporate Plan and sets out the following key outcomes:

- Adults and older people feel able to make a positive contribution to their communities;
- Adults and older people have improved health and emotional well being;
- Adults and older people are safe from discrimination or harassment and can enjoy a personal dignity and respect; and
- Adults and older people have an improved quality of life, increased choice and control.

The Taskforce felt that further work needed to be undertaken in two key areas; benefits maximisation and the provision of high quality advice and guidance to those affected by the recession. With regard to benefit maximisation, Lambeth is already undertaking a major uptake programme called Every Pound Counts. Details of this are set out on page 29. Development work has therefore focused on providing an improved debt advice and guidance service.

From 2005/06 to 2007/08, the overall number of cases dealt with by the advice centres increased by over 5,000. Of that increase almost 2 in 5 cases were about debt advice, representing a 30% increase in number of cases about debt guidance. Furthermore, initial analysis from the 2009 Residents Survey included a question on how the council could help them through the economic downturn. The joint second most popular response was advice on reducing the cost of living and managing their money more effectively

Within the Implementation Plan the expansion of the financial advice and guidance service for residents will directly address the growing demand for this service and therefore provide support to those residents who are most at risk.

This corporate priority and accompanying strands of work contribute directly to the partnership’s Sustainable Community Strategy, and in particular contributes to:

- Lower levels of poverty and social exclusion in Lambeth by helping more of our socially excluded adults into employment, education and training.

Through the range of expanded existing activities, as well as the new advice project, we are working to ensure that residents in Lambeth are given every opportunity to live their lives in a way that maximises their economic, social and environmental wellbeing by making informed choices.
New Projects and Activities

The council has developed a project to **expand the existing financial advice and guidance service available to residents through the advice centres in the borough.**

To help address this Lambeth Council is providing funding to support the deployment of four additional debt advice and financial management advisors. These advisors will not only operate from the advice centres but also undertake outreach work and deliver this service to local communities and areas where there is a high level of need.

The council has committed £160,000 to deliver the expansion of this service and the expectation is that

- The number of people provided with debt advice, through outreach surgeries will be approximately six per week per adviser;
- The number of people provided with debt advice, through local offices and telephone advice will be nine per week per adviser;
- The number of advice surgeries held will be three per week per full time adviser; and
- Maximising the income for residents it is expected that the average increase will be £2,000 per client.
Table 7: New Projects and Activities

<table>
<thead>
<tr>
<th>Taskforce Recommendations</th>
<th>Project/Activity</th>
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</table>
| Recommendation 7:         | Expanding financial advice and guidance for residents | Through Lambeth’s Advice Centres an additional 4 advisors will be employed to provide advice and guidance for residents. | £160,000 (CCTF budget) | • Agencies recruit 4 financial advice workers  
• Debt advice services publicised, outreach programme development begins  
• Advice provision via agency offices, telephone, email and outreach in place  
• 60 additional residents receive advice and guidance per week.  
• 12 additional advice surgeries held per week.  
• Increased benefit take up of £2,000 per resident (for those that are eligible) | Oct 09  
Nov 09  
Nov 09  
July 10  
July 10  
July 10  | • Improved access to debt advice  
• Increase in uptake of benefits  
• At risk residents supported to improve financial literacy. | Helen Charlesworth-May  
Strategy and Commissioning  
Adults’ and Community Services |
Existing and Enhanced Projects and Activities

In addition to the expansion of financial advice and guidance for residents the following project is a key council activity that will seek to further address the impact of the economic downturn and support this particular corporate priority area in tandem with our programme of expanding advice provision.

Lambeth is also in the process of developing an advice strategy. This strategy will ensure that access to advice is co-ordinated across the borough, and that those people who need advice get it in a way that best meets their needs e.g. outreach work, evening sessions to target those residents in work / low income positions. The strategy will cover a range of areas where people seek advice, including benefits, debt, housing, employment and consumer issues. It will include advice services provided by a range of agencies, including those that make up Lambeth’s advice network, organisations working with specific client groups, and community organisations that provide advice. It is anticipated that the strategy will be completed by autumn 2009.
Table 8: Existing and Enhanced Projects and Activities

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Recommendation 10:</td>
<td>Advice Strategy</td>
<td>Lambeth is developing an advice strategy to ensure that access to advice is co-ordinated across the borough, and that those people who need advice get it in a way that best meets their needs.</td>
<td>Within existing resources</td>
<td>Advice Strategy written and published</td>
<td>Autumn 2009</td>
<td>Improved and more consistent advice service offered to residents in the borough.</td>
<td>Helen Charlesworth-May</td>
</tr>
</tbody>
</table>

Strategy and Commissioning |
Adults’ and Community Services |
Additional Supporting Activities

The work set out in this plan forms part of a coherent and consistent approach to tackling the recession. In addition to the above projects and activities the partnership and council will be undertaking the following:

Lambeth Council is working in partnership with NHS Lambeth and local advice agencies to give advice on benefits and tax credits to help people claim their full benefit entitlement through the Every Pound Counts campaign. This service is targeted at specific groups and these are:

- People aged 60 and over;
- People experiencing long term ill health;
- Disabled people;
- Carers; and
- Families who care for a child who has significant additional support needs because of ill health or disability or developmental delay.

This programme has already delivered some impressive results, on average each Lambeth resident that has been assisted through the programme has received an additional £3,500 worth of income. The current scheme also carries out elements of outreach work, and utilises venues such as GP surgeries which has proven to be very successful.

The council has established a strong partnership with Lambeth Savings and Credit Union (LSCU), and has held regular sign up surgeries at the Brixton Customer Centre where residents can make appointments to join LSCU. Since the beginning of the partnership in April 2008, the Credit Union has managed to register at least 20 new customers per week through the customer centre. The council has held numerous discussions with LSCU about increasing the number of sign up surgeries offered within Lambeth’s Service Centres, however there is currently restricted because of the credit unions limitations in terms of staffing capacity.

The council will encourage residents, where appropriate, to take up existing Social Fund provision as well as membership of the LSCU. The Social Fund is administered locally by the Jobcentre Plus and provides a range of grants, payments or loans to low income applicants, usually assessed by benefits claim status. These loans or grants are intended to meet specific, short-term need such as those associated with funeral costs or periods of unusually cold weather. Loans are offered with no interest and automatically reclaimed from benefits payments. Issues have been noted in the administration and delivery of the fund which the government has sought to address. The government is likely to seek to make some changes to the fund in the short to medium term.
Corporate Priority: A safer Lambeth with strong communities

Within the Corporate Plan this priority sets out four key strategic outcomes which are:

- Local communities are safe and the fear of crime is reducing;
- Local communities enjoy a good quality of life in a safe, clean and green environment;
- Inequalities and social exclusion in the community is reducing; and
- Local communities are more cohesive, empowered and active.

Lambeth First and Lambeth Council are aware of the links between poverty/worklessness and crime. The projects contained within this Implementation Plan and the wider series of projects/activities being undertaken by the Economic Development Partnership seek to ensure that, whenever possible, the progress we have made in Lambeth towards tackling worklessness is maintained.

How will this area be addressed?

The council will continue to work closely with partners in the Safer Lambeth Partnership to address any developing changes in community needs for community safety activities as highlighted by the Safer Lambeth Partnership Strategic Assessment and work with partners to put in place appropriate responses.

The council will also work with partners to monitor the impact of the economic downturn on community cohesion and take steps to address any developing issues through its service and financial planning processes, the refresh of Lambeth Together (the council’s community engagement strategy) and through development of the partnership’s new approach to equalities and cohesion.
Corporate Priority: More opportunities for children and young people

The council’s Corporate Plan has a set of key strategic outcomes for this priority and these are:

- Young people aged 16 and over are in higher education, employment or training when they leave school;
- Children and young people enjoy learning and achieve their full potential;
- Health promotion for children and young people is working and reducing risky behaviour; and
- Children and young people are involved in decision-making and are involved in positive activities.

The taskforce believed that preventing people from getting into financial difficulties is as important as providing assistance to those who already find themselves in crisis. The taskforce put forward the argument that it was important to educate young people about financial responsibility. In the 2009 Residents Survey, for young people there was evidence to suggest that young people were increasingly concerned about their future prospects. Just over half of the young people surveyed wanted more information and advice about jobs and careers with less than three out of ten young people thinking the quality of advice is good enough.

To address this issue the council will ensure that there schools are aware of and are encouraged to take advantage of the range of existing high quality provision. Furthermore the council will continue to delivery its broad range of programmes financial advice programmes through its services such as children centres, which not only target young people but also their families as well.

This priority and its outcomes contribute to the broader Sustainable Community Strategy’s long term outcomes of:

- Even more children and young people are on the path to success through the provision of good quality education, training and jobs which reduces the risk of exclusion and offending; and
- Lower levels of poverty and social exclusion in Lambeth by helping more of our socially excluded adults in employment, education and training
Additional Supporting Activities

The work set out in this plan forms part of a coherent and consistent approach to tackling the recession. The partnership and council are already undertaking a number of projects and activities including the following:

It is a statutory requirement for schools to cover economic wellbeing and financial capability within the Personal Social and Health Education curriculum. Lambeth’s Children and Young People’s Service (CYPS) has also been in contact with the Personal Finance Education Group (pfeg), as this body has been commissioned by the Department for Children Schools and Families (DCSF) to provide support for schools in this area. Through this scheme each school has an entitlement of up to four days consultant support. All Secondary Head Teachers and School Strategy Managers have been informed about this offer and have been encouraged to take up this support. Officers in the council will continue to encourage schools to take up these opportunities. The council will continue to monitor take up.

Financial guidance is delivered in Children’s Centres through courses such as money management and through close links with the Every Pound Counts Campaign. The council will also offer one off payments of a Child Development Grant (cash to the value of £200) to encourage families of children under three who are not accessing Children’s Centre services to do so. Target numbers of families for the year 2009-10 are 1107. The council will target the most vulnerable and disadvantaged families based on a number of criteria, and families will be supported to take up a range of Family Support services over a twelve week period and it is anticipated that families who take part will continue to utilise the services on offer.

The Children’s Centres deliver extensive programmes that are focused on providing skills and employment training for families. Children’s Centre have close links with Job Centre Plus, who deliver targeted courses to support parents to return to training or employment. Children’s Centres also work with voluntary sector providers to ensure parents and carers are equipped and supported to return to work. Current initiatives offered across the borough include ESOL for work courses; Job Skills; and IT skills. Lambeth’s Adult Guidance Service have close links with children’s Centres, and there is effective signposting between the two. Outreach also plays a key part in ensuring families with young children are effectively linked with Children’s Centres. Each Children’s Centre has an outreach worker who specifically targets vulnerable families, and a range of voluntary agencies with specialist skills in working with families have been commissioned to increase engagement. These include Family Action, Fegans and Contact a Family, who all specialise in supporting families with benefit claims and with complex housing issues. The Families Information Service (FIS) give advice and guidance on childcare options and on tax credits available.
Corporate Priority: Serving our customers well

This council corporate priority sets out the following key strategic outcomes:

- Our services represent value for money;
- Services are supported by effective and efficient processes; and
- Customer satisfaction improving.

The Credit Crunch Taskforce set out a number of recommendations deal that explain how the council could adapt the services it provides to residents to mitigate some of the impact of the economic downturn. A key underpinning project within this paper is the **Communications Plan** that provides an overarching and co-ordinated approach to informing residents and businesses about what advice, support and services are available in the borough. There are also a range of existing and augmented projects/activities that set out in more detail below.
New Projects/Activities

The Taskforce recommended that the council should improve its communications to residents as a means of simplifying the process of accessing the right services to mitigate the impact of the recession. To take this forward Lambeth Council will roll out a targeted communications campaign. This project will be key to the success of the Implementation Plan as it will ensure that residents and businesses are aware of the new, enhanced and existing projects and activities contained within the plan.

This activity will receive £60,000 of council funding and will seek to achieve the following broad outcomes:

- Developing a coherent approach to communications relating to the recession;
- Raising awareness of services available for residents and businesses to support them through the recession; and
- Developing targeted campaigns to promote specific strands of this plan.

Specific highlights from the plan include:

- The council will therefore include in their promotional activity working with Lambeth Voluntary Action Council and other partners to promote volunteering with local food groups and FUF;
- The council will promote the Freecycle scheme within the borough with a view to increasing membership and uptake of the scheme; and
- Promotion of Small Business Rate relief through the external website.
### Table 9: New Projects and Activities

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<tr>
<td>Recommendation 6: The council should improve its communications to residents as means of simplifying the process of accessing the right debt advice. This activity also responds to recommendations 5, 12, 13, 22 and 24 (see taskforce report for details).</td>
<td>Communications Plan</td>
<td>Lambeth Council's overarching plan on how it will communicate with residents and businesses about the activities that are available to support them during the recession</td>
<td>£60,000 (CCTF Budget)</td>
<td>• Communications plan produced and implemented</td>
<td>Summer 2009</td>
<td>• Co-ordinated and coherent approach to communicating with residents and businesses so that they can access appropriate advice and guidance services.</td>
<td>Julian Ellerby Communications and Campaigns Office of the Chief Executive</td>
</tr>
</tbody>
</table>
Additional Supporting Activities

The work set out in this plan forms part of a coherent and consistent approach to tackling the recession. In addition to the above project the partnership and council will be undertaking the following:

**The council currently offers a range of discounted and subsidised services to low income households.** This addresses Taskforce recommendation 1, and some of these reduced charges are well established and well known such as Council Tax and Housing Benefit. Other schemes such as REAL “Plus” allows residents to access sport and leisure facilities in the borough at substantially discounted rates. Alongside these discounted services Lambeth Council currently provides many events and services with no charge to customers. These include some sports facilities, events in parks, events in local libraries and local history services through the Lambeth Archives. The ways these discounts and benefits are calculated and assessed are, however, frequently complex leaving low income households potentially paying a higher charge than they need to pay. The council will ensure that through its engagement with residents it will clearly communicate how the various schemes can be accessed.

**Lambeth Council has a range of direct and indirect communications with residents providing them with important information about services and how to access them.** Mechanisms include Lambeth Life; customer service centres; public facing services such as libraries and Children’s Centres; and through council websites. Many of these communication channels are already assisting residents with the impact of the economic downturn and securing economic well-being. In particular the Coldharbour neighbourhood management team are developing a broad engagement and communications plan to deliver the local employment hub. Lambeth currently operates a number of telephone lines for residents to contact specific council services but the council has sought to develop a primary public contact telephone number (020 7926 1000) as a first point of contact for enquiries and requests.

**Lambeth Council is committed to optimising our uptake of external funding sources to deliver service improvements for our residents.** Recommendation 8 from the Taskforce proposes that the council should maximise funding from external sources, and in 2007/08 Lambeth Council was awarded over £12 million in additional external funding and we have supported our partner organisations in funding bids, notably Lambeth Voluntary Action Council’s funding award to establish and volunteer centre in Lambeth. Council activity in securing external funds is monitored by the Strategic Leadership Board to ensure that appropriate opportunities are taken up.

The council has published its **Debt Collection Charter** which will set out the council’s approach to dealing with those residents who are in debt with the local authority. The charter commits the council to working with debt/money advice services in the borough to support people through financial difficulties and to actively ensure all benefits or reductions available are awarded. The Charter will build upon work already undertaken to better support people in debt and provide targeted advice and guidance. Furthermore work is underway to undertake a **debt mapping exercise.** This project will also allow the council to put in place preventative services to help residents avoid financial crises.

The council, in close collaboration with the Lambeth First partnership are strongly committed to tackling poverty. The Sustainable Community Strategy sets out the
shared vision for the partnership which is addressing worklessness, which is a key cause of poverty. In addition to that there are numerous key policies and strategies that already exist that support this agenda such as the Affordable Warmth Strategy which addresses the issue of fuel poverty in the borough. Children and Young People Service are developing a child poverty strategy that will radically improve the economic wellbeing of Lambeth’s young people. Adult and Community Services are developing an Older People Strategy that addresses poverty as one of its main themes. Nevertheless the Social Inclusion Board are assessing whether there is further need to develop a Social Inclusion Strategy which will encompass an Anti-Poverty Strategy. This will address recommendation 27 in the Taskforce report.