HACT

CENTRE FOR EXCELLENCE IN COMMUNITY INVESTMENT

BUILDING ANTI-POVERTY STRATEGIES IN PLACE

BELMONT 1

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Poverty
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HACT Community Investment Conference 2026

Building anti-poverty strategies in place

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Who we are

Resolve Poverty

Resolve Poverty is an independent, not-for-profit organisation **working with local and regional public bodies and partners** across the country to see an end to poverty.

We believe in the **power of places** to boost living standards and create communities where everyone can thrive.

Our vision is to **maximise the impact of local responses to poverty** in order to **resolve poverty nationally**.

Our strategic priorities

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- Maximising the financial resources available to households
- Implementing effective strategic responses to poverty
- Equipping stakeholders with the knowledge they need to tackle poverty.

Supporting local anti-poverty work

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We work with councils, public bodies and VCFSE-sector organisations across the country to **develop and implement strategic anti-poverty activity**.

- **Local anti-poverty strategy (APS) development and implementation** – Including - Bolton, Sunderland, Derby, Lincoln & Rossendale
- **Other strategic anti-poverty support**, including **socio-economic duty (SED) implementation** – NHS GM, Manchester City Council & Salford City Council
- **Lived experience co-production** – Cambridgeshire Poverty Strategy Commission; Bolton; Oldham Poverty Action Network; Tameside PTC.

Supporting local anti-poverty work

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We work with councils, public bodies and VCFSE-sector organisations across the country to **develop and implement strategic anti-poverty activity**.

Training (open, bespoke, in person, virtual, e-learning)

- Poverty Awareness Training
- Tackling Poverty with Data
- Valuing Living Experience
- Maximising Household Incomes.

What is poverty?

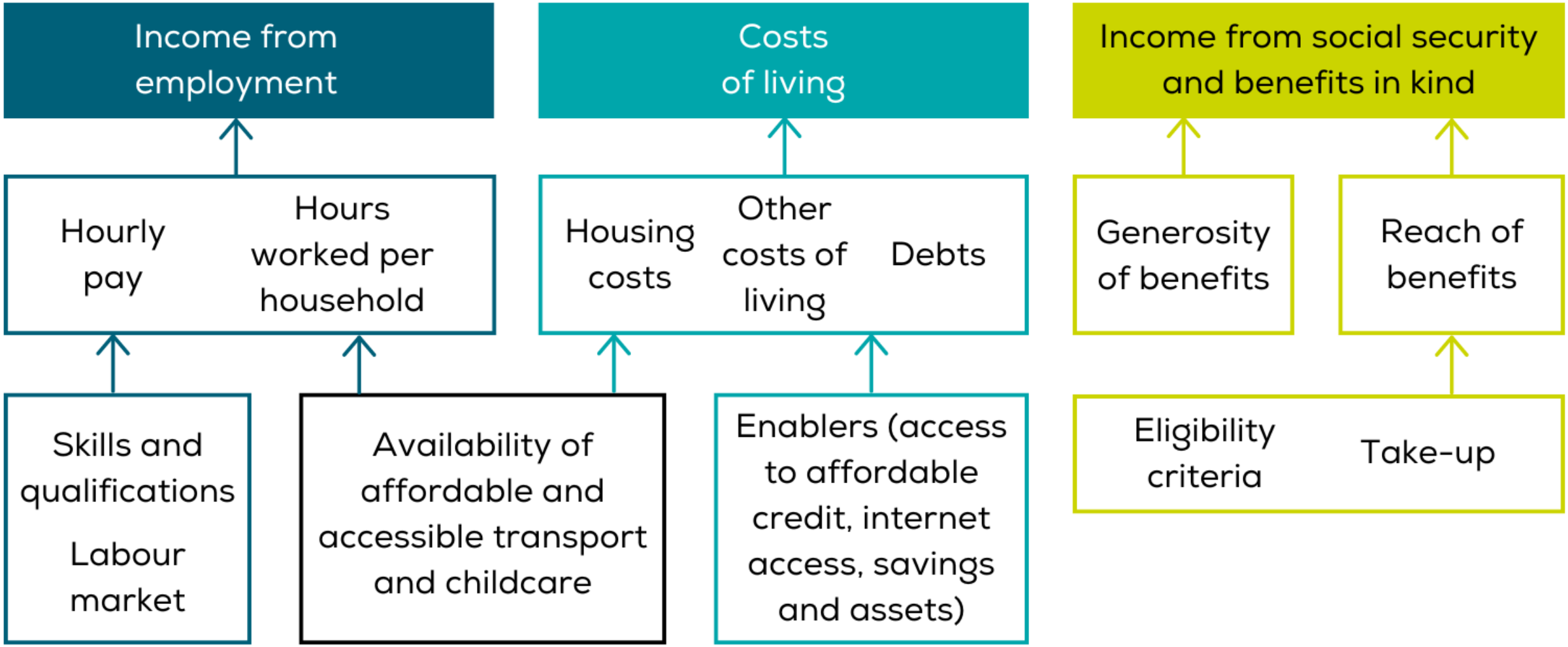
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- Contested and contentious term
- Poverty and people experiencing socio-economic disadvantage
- Food banks, fuel poverty = insufficient household income
- A household is considered to be living in relative poverty if its income is below **60% of the median household income**

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Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities which are customary, or at least widely encouraged and approved, in the societies to which they belong.

- Peter Townsend, 1979



Taken from : Every child, every chance: tackling child poverty delivery plan 2018-2022 (ISBN 9781788517317)

Housing as a driver of poverty

Housing costs are often the largest household expense for families with children, leaving less money for food, energy, transport and other essentials.

Poverty rates vary substantially by housing tenure: around **36% of social renters** and **34% of private renters** were living in poverty after housing costs in2024/25 (DWP Households Below Average Income 2024/25; JRF (2026).

High housing costs push many private renters into poverty, while social renters are disproportionately likely to be on low incomes.

Good-quality, affordable housing provides the foundation for a decent life. Yet high housing costs push families into poverty, while poverty limits access to good-quality homes, creating a cycle that is difficult to break.

Housing as a driver of poverty

Child poverty is highest in London (38%), reflecting the impact of **high housing costs**. Rates also remain **well above the UK average (27%)** in the **North West(32%)**, **West Midlands (32%)**, **North East (30%)** and **Yorkshire and the Humber(29%)**.

176,130 children were living in temporary accommodation in England at the end of 2025- the highest number since records began and **6% higher than a year earlier** (Ministry of Housing, Communities and Local Government, 2026).

Poor-quality housing comes at a huge cost. The Building Research Establishment (2021) estimates that it costs the **NHS £1.4 billion each year** and **society £18.5 billion annually**.

National policy context

In **December 2025**, the government published its **Child Poverty Strategy**, described as a *"first step"* towards tackling child poverty.

The Strategy sits alongside wider national strategies, including the **Financial Inclusion Strategy** and the **NHS 10 Year Health Plan**, reinforcing a focus on **prevention, early support and coordinated local responses**. Furthermore, the **English Devolution Bill** strengthens the role of localities in shaping outcomes for residents.

It includes commitments and programmes such as:

- Removal of the two-child limit
- Expansion of Free School Meals
- The Crisis and Resilience Fund (CRF)
- Pride in Places programme
- Test, Learn & Grow programme
- Better Futures Fund

The housing policy landscape is evolving

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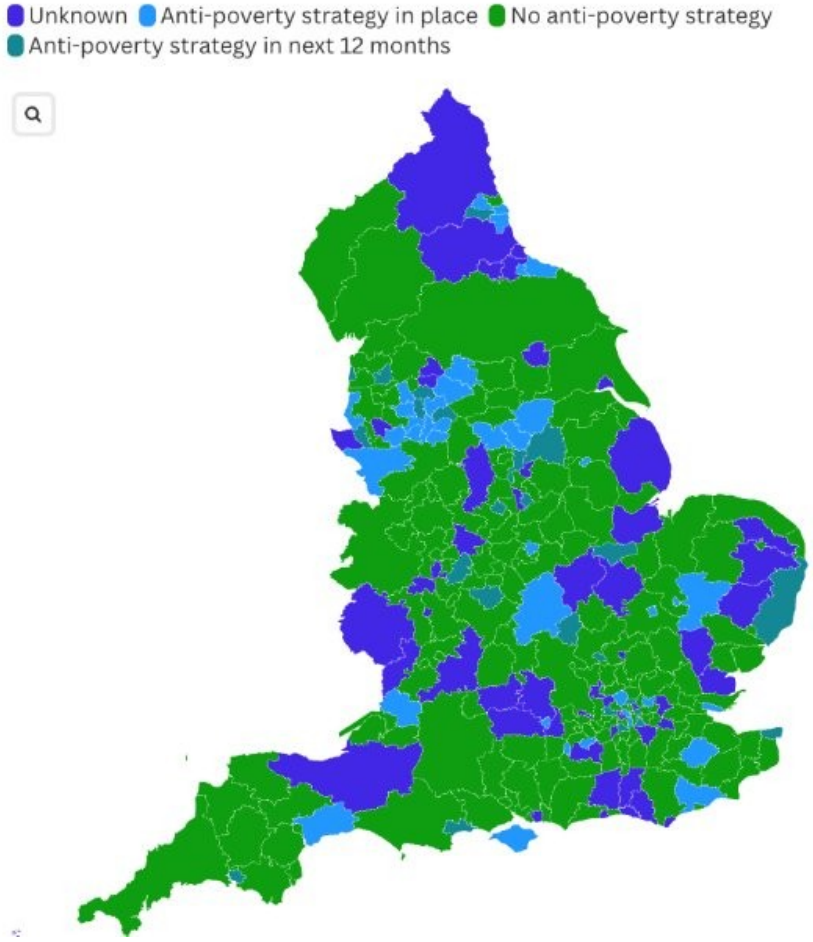
- **Reform to temporary accommodation** including a new statutory duty for councils, new funding and an end to the use of Bed and Breakfasts.
- **New Decent Homes Standard-** proposals to modernise expectations around housing quality, safety, energy efficiency and tackling damp and mould.
- **Awaab's Law-** introducing legally enforceable timescales for investigating and remedying damp, mould and other serious hazards.
- **Social Housing Rent Settlement-** setting future arrangements for social housing rent increases, with implications for investment in existing homes and the delivery of new affordable housing.

Tackling Poverty is everybody's business

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The national Child Poverty Strategy begins to create more favourable conditions for local areas to take strategic action on poverty. Tackling poverty requires action across sectors and organisations. **Poverty is everybody's business.**

Our research shows that **16% of councils in England have an anti-poverty strategy in place**, with a further 19% planning to implement one within the next 12 months.



The strategic role of housing providers

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Key partners in developing and implementing local anti-poverty strategies, helping shape priorities and deliver shared action plans alongside local authorities and other partners.

Good quality, affordable homes as a foundation, supporting tenancy sustainment, improving health and wellbeing, and reducing the risk of homelessness.

Sharing learning and evidence of what works, influencing local and regional policy, investment and longer-term approaches to tackling poverty.



Example in action: Bolton's Tackling Poverty Strategy

Be One Homes- strategic delivery partner

- **Key delivery partner** in Bolton's Tackling Poverty Strategy, helping shape and deliver shared anti-poverty priorities.
- **Housing embedded within the borough's wider approach**, supporting financial resilience, affordable housing and reducing inequalities.
- **Working alongside the council, NHS, VCSE sector and other partners** to deliver coordinated action.

From strategy to delivery in Bolton

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- Establishing a **visible, staffed neighbourhood hub** where residents can access face-to-face support from August 2026 across **Blackshaw House, Rogerstead and Fernstead.**
- Bringing together **repairs, tenancy support, money advice, employment support and community engagement** in one local service.
- Working proactively to identify issues early, strengthen community connections and prevent problems escalating.
- Developed through **resident engagement**, with community events and surveys informing local priorities.
- Delivered in partnership with organisations including **Bolton CVS**, alongside a new Peer Navigator role.

The practical role of housing providers: identifying need

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- Many people experiencing money worries will not describe themselves as "living in poverty".
- **Shame, stigma and fear** of asking for help can prevent residents from coming forward.
- There is no single indicator that someone may need support, and circumstances can change quickly.
- **Everyday interactions** provide opportunities to identify emerging needs early. Trusted relationships create opportunities for supportive financial wellbeing conversations.

The practical role of housing providers: identifying need

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- **Equip frontline staff** to recognise when a resident may need additional support.
- **Create opportunities for trusted conversations** through repairs, tenancy visits and neighbourhood services.
- **Use resident insight and operational data** to identify emerging needs and target support proactively.
- **Develop clear referral pathways** so residents can access the right support quickly.
- **Take a holistic approach**, recognising that housing concerns may be linked to wider financial or personal pressures.

The practical role of housing providers: building resilience

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- **Maximise household income** through benefit, grant and entitlement checks.
- Provide access to **debt, welfare and money advice** through trusted referral pathways.
- Support access to **employment, skills and training opportunities**.
- Invest in community spaces, activities and networks that **strengthen resilience and reduce isolation.**
- **Embed poverty awareness across the organisation, building a culture where every service understands its role in supporting residents.**

Discussion

1. Where do you/could you embed income maximisation into your resident experiences?
2. How can you take a proactive approach to offering support to residents experiencing poverty?
3. How do you identify residents who need support?
4. What does your support package look like?
5. Are there opportunities for you to engage in wider strategic anti-poverty activities in your area? Who are your allies in this space?

Feedback

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Get in touch



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