

Providing Hardship Support: Lessons for the Social Housing Sector



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SNG (Sovereign Network Group) was formed in October 2023 through the merger of Sovereign and Network Homes. It provides over 84,000 homes and invests in communities across the South, West and East of England, including London, as well as aiming to create thousands of new affordable homes every year.

www.sng.org.uk

Customer Support Fund (CSF): SNG launched the CSF programme in 2022, as a direct response to the cost-of-living crisis and with the aim of providing access to both crisis and proactive support to improve the financial wellbeing and longer-term circumstances of their residents.

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The Financial Inclusion Centre (FIC) were commissioned by SNG to undertake this independent evaluation research of its Customer Support Fund programme. FIC is a not-for-profit research and policy innovation think-tank dedicated to promoting financial inclusion and fair, efficient, competitive and accountable financial markets.

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Executive Summary

Background:

Over the last two to three years, as a result of the cost-of-living crisis, levels of financial vulnerability and rent arrears amongst social housing tenants have increased significantly. In response, this has prompted many social housing providers to implement, or extend existing, hardship support schemes targeted at those who are struggling financially. However, despite this increasing use of hardship funds, it appears that there has been little documented evaluation or best practice research conducted across the English social housing sector in relation to their introduction.

This report has therefore been published by Sovereign Network Group (SNG) to help fill this gap. Produced as part of an independent evaluation of SNG’s own Customer Support Fund, the report provides key learning points for social housing providers as regards the development and delivery of effective hardship support schemes, based on a review of good practice and relevant literature across the sector and headline findings from the evaluation.

The report is not intended to be prescriptive, but rather, to offer social housing providers ideas, experience and practical tips that may enable them to make the best use of available resources to support the financial wellbeing, housing stability and health of their most vulnerable tenants.

Key lessons for the social housing sector:

1. Housing Associations are well placed to deliver hardship support

- Housing Associations can build valuable trust and relationships, which means they can use funds to effectively meet the unique needs of their communities.
- They can identify those who need support and add value by bringing together a package of local services that can best help vulnerable tenants.

2. Prioritise early engagement

- Early referrals and interventions can reduce arrears, prevent crises, and improve long-term outcomes.
- Proactive outreach using triggers (for example: Universal Credit claims, arrears warning signs) can help to strengthen prevention.
- Internal referrals at tenancy start and ongoing proactive checks are crucial to the effective provision of hardship support.

3. Create clear, accessible referral pathways

- A lack of self-referral options can limit the reach of hardship support schemes - multiple referral routes (for example: income officers, housing teams, customer accounts, proactive surveys) are considered most effective.
- A single "front door" triage model can help to avoid duplication and confusion, amongst both tenants and staff.

4. Link crisis support to longer-term advice

- Providing immediate access to hardship funds can prevent crisis escalation and help to build trust with tenants.
- Crisis funds are most effective when linked to ongoing engagement and advice, avoiding dependency.
- Blended funding (for example internal, external, social value) can help to strengthen the sustainability of hardship support provision.

5. Strengthen in-house advice services

- In-house money/financial advice teams deliver strong value, including major gains in resident income).
- Specialist support (domestic abuse, mental health, advocacy) is essential and more effective when separate from generic teams.

6. Adopt a human-centred, trauma-informed approach

- Tailored, human-centred approaches (for example: flexible support plans, trauma-informed practice) can improve engagement and outcomes, particularly for vulnerable tenants.
- Flexible, holistic offers (for example: digital access, furniture, employability, wellbeing) are critical to addressing the root causes of hardship.
- Services must adapt to demographics and the complex needs of tenants (for example: disability, mental health, digital exclusion).

7. Reflect the psychological / behavioural aspects of poverty and hardship

- Financial worries, poverty and being in vulnerable situations can have a detrimental impact on decision-making and the ability to take positive action. Poverty has significant cognitive and psychological impacts, eroding self-esteem, self-confidence and a sense of control and generating feelings of helplessness and fear of dependence. Research also highlights the links between trust and psychological wellbeing and the positive impact that knowing a safety net exists or that a trusted source of support is available, if needed, can have on a sense of control and confidence.

- Providing well-designed hardship support, that is reflective of this psychological context, can therefore help to build trust amongst tenants and encourage them to reach out, seek help and take the first step towards taking control of their situation.

8. Integrate services strategically

- Aligning financial support with income services can improve arrears management but also risk cultural clashes and a reduced wellbeing focus.
- Integrating hardship provision with housing support or neighbourhood management may better reflect preventative aims.
- Strategic visibility, branding, and consistency of services is important to strengthening impact.

9. Expand partnerships and co-location

- Partnerships with councils, advice agencies, health services, and voluntary groups can help to extend reach and expertise.
- Community hubs and co-location can also help to make services more visible and accessible tenants.
- However, gaps often remain in areas like mental health and long-term advocacy.

10. Invest in workforce capacity and skills

- Experienced, stable teams with local knowledge are strategic assets.
- Capacity pressures (for example: cost-of-living crisis, managed migration, staff reductions) can undermine the effectiveness of hardship support schemes.
- Diverse professional backgrounds within teams (for example: social work, homelessness, refuge) can enhance advocacy and case handling.

11. Improve data, measurement and case management

- Current systems often lack integrated impact reporting.
- Stronger measurement of financial and social value (for example: tenancy sustainment, wellbeing, “confidence and control”) is essential for internal buy-in and external funding.
- Shared case management systems can help to improve tracking and efficiency.

12. Embed sustainability and safeguarding

- Positioning financial/crisis support within broader tenancy sustainment and housing management strategies can maximise its impact.
- Strategic capacity planning is essential for peak demand periods (for example: winter).
- Embedding safeguarding across all teams ensures early identification and protection of vulnerable residents.

Introduction

This report has been produced as part of an independent evaluation commissioned by Sovereign Network Group (SNG) of their Customer Support Fund (CSF). SNG launched the CSF programme in 2022, as a direct response to the cost-of-living crisis and with the aim of providing access to both crisis and proactive support to improve the financial wellbeing and longer-term circumstances of their residents.

The CSF includes a range of financial inclusion interventions and wider customer support, including grants for individuals in financial hardship, debt advice, in-work coaching, energy saving advice from a specialist provider, customer grants for items such as white goods and household items and a helping hand fund for those affected by a change in circumstances.

Specifically, this report focuses on capturing evidence, good practice and learning from the social housing sector, related to the provision of hardship support. It highlights a range of key learning points as regards the development and delivery of effective support schemes, identified through a desktop review of relevant literature and research, alongside direct consultation with leading social housing providers from across the country, to complement, provide context and add value to the learning from the evaluation of the CSF – as summarised on the following page.

SNG's Customer Support Fund

Formed through the merger of Sovereign and Network Homes in 2023, SNG launched its Customer Support Fund (CSF) in 2022 as a targeted response to the cost-of-living crisis. The fund was designed to provide both emergency assistance and longer-term support that improves the financial wellbeing, housing stability, and health of tenants facing economic hardship. What began as a response to rising rent arrears and financial distress has evolved into a multi-intervention support programme grounded in dignity, trust, and long-term impact.

Design and delivery of the CSF:

The CSF provides a wide menu of hardship interventions, including:

- Grants for food, fuel and essential costs;
- White goods and furniture support;
- Debt and money advice;
- Employment coaching and in-work support;
- Energy efficiency advice and winter hardship support; and
- Helping Hand Fund for sudden life changes (e.g. bereavement or family breakdown).

Support is accessed via frontline teams and partner referrals, with efforts made to integrate crisis relief with wider wellbeing and inclusion services. In practice, this means a resident who initially seeks food vouchers might also be offered help with budgeting, energy use, or employment. The CSF is thus positioned not only as a point of intervention, but also as a platform for engagement and transformation.

Staff are trained to assess need holistically, and systems are being developed to streamline access through single application forms and improved case tracking. Support is tiered and tailored based on individual circumstances and urgency.

Impact and evidence:

SNG commissioned an independent evaluation of the CSF in 2024–25, which found significant positive outcomes across multiple domains, as detailed below:

Financial impact:

- 66% of recipients reported improved financial wellbeing.
- 84% improved their ability to manage household essentials (food, fuel, etc.).
- The proportion of recipients with rent arrears fell by 47.4% over 12 months.
- Average rent arrears dropped from £386.78 to £184.81—a 52.2% reduction.

Health and wellbeing:

- 53% experienced better mental health and reduced emotional stress.
- 63% saw reductions in anxiety or depression.
- 80% reported improvements in general wellbeing.
- 70% were better able to keep warm in winter, often linked to improved physical health.

Customer engagement:

- Overall satisfaction with CSF was 83%, with strong appreciation for the speed, empathy and usefulness of support.
- Across CSF services, 93% of residents said they would recommend it to others.
- Some services, such as food support and carpets/flooring, achieved 100% recommendation rates.

Tenancy sustainment:

- The fund has been shown to help customers stabilise their rent accounts, stay engaged with SNG’s broader support offers and contribute to better tenancy sustainment outcomes.
- The greatest impact was seen among tenants already in financial distress who received multiple interventions - highlighting the value of layered wraparound support.

Operational and cultural benefits:

- Staff see the CSF as essential to their work, describing it as “a lifeline” and praising its flexibility, speed, and visible outcomes. Key internal benefits include:
 - Improved relationships with tenants built on trust and shared problem-solving.
 - Increased awareness of complex customer needs, and the confidence to respond.
 - Greater ability to move from transactional to holistic support.

One staff member highlighted a case where the CSF enabled provision of a large fridge to a family with SEN children. This led to longer-term engagement with debt advice and ultimately generated £3,251 in financial gains for the household—reducing rent stress and improving the family’s overall wellbeing.

Lessons for the sector:

SNG’s approach offers a replicable model for housing associations seeking to combine **responsive hardship support with preventative, person-centred services**. Key learning points include:

- **Embed early intervention** and use crisis support as a gateway to wider help.
- **Invest in internal systems** to enable integrated triage and data-led targeting.
- **Empower frontline staff** with training and autonomy to make quick decisions.
- **Measure outcomes broadly** - including wellbeing, arrears, engagement, and social value.
- **Design services around dignity**, acknowledging the emotional and psychological dimensions of poverty.

Looking Ahead:

The evaluation recommended that SNG sustain and scale up the CSF, formalise it as a core strategic offer, and enhance internal branding, processes, and evidence capture. With rising demand expected to continue, the CSF is positioned not only as a reactive safety net, but as a foundational tool for long-term tenant stability, inclusion, and resilience.

Literature Review – Key Findings

Over the last two to three years, as a result of the cost-of-living crisis, levels of financial vulnerability and rent arrears amongst social housing tenants have increased significantly. In response, this has prompted many social housing providers to implement, or extend existing, hardship support schemes targeted at those who are struggling financially. However, despite this increasing use of hardship funds, it appears that there has been little documented evaluation or best practice research conducted across the English social housing sector in relation to their introduction. Some relevant work has, however, been undertaken within Scotland, and within the wider public sector, including local government, the review of which has identified a number of headline learning points that can be used by social housing providers to inform the continued development and delivery of effective hardship support schemes for their tenants.

Housing Associations play a critical role in addressing hardship:

Research¹ clearly evidences the important role that Housing Associations play in the effective provision of hardship support across Scotland², predominantly as a result of being embedded within local communities and engaged with both tenants and partner organisations who provide wider support services. As such, Housing Associations are able to build valuable trust and relationships, which means that not only are they able to use funds to effectively meet the unique needs of their communities, but that they are also able to identify those who need support and add value by bringing together a package of local services that can best help.

Hardship support should be more than just initial crisis relief:

The provision of wider support services, alongside immediate crisis relief, is highlighted as a critical element in the success, effectiveness and scale of impact of hardship support schemes. It is noted that in many instances, the significant impact that is being driven for tenants and the wider community comes as a result of tenants seeking initial financial support in terms of emergency need and being provided with additional access or signposting to broader, more holistic support services, such as income maximisation, debt management and employment support programmes. This wider support has an impact on tenants' longer-term ability to cope with financial shocks and is likely to go some way to prevent ongoing or future crisis. Essentially, therefore, the provision of hardship support can act as an important 'gateway' to more sustainable outcomes and impacts.

¹ [Life is hard now: The Winter Hardship Fund and its impact on Scotland's social housing tenants](#)

² [Scottish Federation of Housing: Evaluation of Fuel Support Fund 2021-24](#)

Understanding the behavioural aspects of hardship provides critical context for the delivery of effective support schemes:

Available research³ clearly highlights the detriment that financial worries, poverty and being in vulnerable situations can have on decision-making and the ability to take positive action. Poverty has significant cognitive and psychological impacts, eroding self-esteem and self-confidence and generating feelings of helplessness and fear of dependence. It is evidenced that when people on lower incomes suffer from financial pressure, the drop in their cognitive function is equivalent to an entire night's sleep. In short, the all-consuming daily-life efforts of people in these situations can prevent them from finding the right route out of poverty. A sense of control and levels of self-efficacy are highlighted as critical components of support in these circumstances. Research also highlights the links between trust and psychological wellbeing and the positive impact that knowing a safety net exists or that a trusted source of support is available, if needed, can have on a sense of control and confidence. Providing hardship support can therefore help to build this trust amongst tenants and encourage them to reach out, seek help and take the first step towards taking control of their situation.

The performance management of hardship support schemes should reflect the diversity of impacts and benefits they deliver:

It is clear from the review that the provision of hardship support can deliver a broad range of impacts and benefits for individual recipients, wider households and the organisations delivering the schemes. Beyond the immediate financial benefits that hardship support can provide for those dealing with a crisis, there is clear evidence that the provision of this support can have a positive impact on wider issues including, for example, physical and mental health, wellbeing, confidence and social isolation. There is also evidence that the provision of hardship support could provide business benefits for delivery organisations, particularly in relation to a reduced level of rent arrears for recipients living in a social housing property. Social housing providers should therefore, consider the wider impact measurement of hardship schemes, utilising tools to measure the social return on investment or social value of their schemes, to help demonstrate and clearly evidence the business case for ongoing investment in this type of support provision.

Good practice frameworks from other sectors should be utilised by social housing providers to inform effective hardship support schemes:

Originally produced for the local government sector, on behalf of the Local Government Association (LGA), much of the advice and guidance in the Good Practice Guide⁴, 'Delivering Financial Hardship

³ https://www.jrf.org.uk/file/49906/download?token=gE5-D8_z&filetype=full-report.

<https://www.psychologicalscience.org/observer/how-poverty-affects-the-brain-and-behavior>.

<http://www.behaviouralinsights.co.uk/wp-content/uploads/2017/02/JRF-poverty-and-decision-making.pdf>

⁴ <https://www.local.gov.uk/publications/good-practice-guide-delivering-financial-hardship-support-schemes>

Support Schemes' is also relevant to the provision of hardship support schemes within the social housing sector. This guide provides a practical toolkit, including case studies, reports, websites and other resources, covering the key considerations for developing and operating an effective hardship support scheme. Additionally, findings and key learning points from the evaluation of Local Welfare Assistance and the Household Support Fund can also translate to the development of similar hardship support schemes by social housing providers.

Housing Association Consultation

Structured interviews were completed with several housing associations as detailed in the table below. The interviews explored the approach of these organisations towards the provision of hardship support for their customers and sought to identify relevant evidence, good practice and learning as regards the practical development and delivery of effective support schemes.

List of housing associations interviewed

A2Dominion	38,000 homes across London and the South-East	Helen Carver	Tenancy Sustainment Manager
bpha	20,000 homes across Bedfordshire and the Cambridge-Oxford sub-region	Amanda Ryan	Money Advice Manager
Clarion Housing Group	125,000 homes across more than 170 local authorities nationwide	Steph Noyce	Head of Money and Digital
Hyde Housing	50,000 homes across London and the South-East	Kate Ford Lucy Norgate	Advice Manager Charitable Trust and Fundraising Manager
Onward Homes	35,000 homes across Greater Manchester, Merseyside and wider North-West	Rob Davies	Head of Customer Accounts and Money Advice
Orbit Housing Group	46,500 homes across the Midlands, East and South-East	Jack Packman	Regional Place Manager South
Places for People	245,000 homes nationwide	Gillian Sladen	Senior National Projects Manager
Thirteen Group	34,000 homes across the North-East and Yorkshire	Suzanne Halliwell	Head of Care and Support
Your Housing Group (YHG)	29,000 homes, mainly across the North-West	Sharon Wheeler	Service Manager – Safeguarding and Support

Three case study examples have been produced from these interviews, as outlined below, whilst a full complement of case studies developed through the interviews are highlighted in the **Appendix**.

Case study: bpha

- Financial Inclusion Support for Tenancy Resilience



Background:

bpha provides approximately 20,000 homes across Bedfordshire and neighbouring authorities within the Oxford to Cambridge corridor. Their Money Advice service provides personalised, practical support to residents facing financial hardship. Each customer is assigned a single point of contact, a Money Adviser, the service helps tenants navigate the complex benefits system, access emergency help, and build longer-term financial resilience.

"Our rent allowance fund, by using money set aside for bad debt, helps customers in financial difficulty. The fund is transformational and helps clear arrears and prevent evictions."

Amanda Ryan (Money Advice Manager)

Support offer and delivery:

The service is primarily accessed via internal referrals from customer contact or housing teams, though support is also provided to residents signposted by local authorities or third-sector partners. Support typically lasts between 2 and 4 months and includes:

- Income maximisation and benefit checks
- Support with PIP, Universal Credit, and benefit appeals
- Budgeting support and guidance on debt management
- Applications to local authority hardship schemes and charity grants
- Energy efficiency guidance and fuel support

The support offered is flexible and designed around individual need. The Money Advisers maintain an average caseload of 50-65 residents, providing continuity and personalised advice. In many cases, the adviser is the only point of contact a resident will have with bpha beyond their housing officer.

Impact and outcomes:

Although small in scale, the Money Advice Team consistently delivers high-impact results. The Money Advice Team frequently helps residents secure backdated benefits or challenge decisions—often amounting to thousands of pounds in additional income. Examples include:

- Securing backdated Personal Independence Payments (PIP) for vulnerable residents
- Supporting successful Universal Credit appeals
- Helping households access local crisis support or apply for fuel vouchers and food aid

The support not only reduces financial pressure but also helps residents stay in their homes, avoid rent arrears escalation, and feel more confident managing their money.

Staff recognise that the Money Adviser’s ability to build rapport and maintain trust is central to the service’s success. Many residents they support would otherwise avoid engaging with formal agencies or struggle to advocate for themselves.

“The right advice at the right time can be life changing—it keeps people in their homes. For many residents, knowing we are here and on their side builds trust that lasts well beyond the immediate crisis.”

Amanda Ryan (Money Advice Manager)

Lessons for the sector:

bpha’s experience demonstrates how even small, well-targeted support services can deliver real value. Key takeaways include:

- **Consistency matters** – one trusted point of contact can transform engagement and outcomes.
- **Capacity constraints limit reach** – additional resourcing could help meet growing demand.
- **Early referrals prevent escalation** – embedding financial inclusion earlier in the customer journey would maximise impact.
- **Mental health and advocacy gaps** – unresolved support needs undermine tenancy stability.
- **Strategic alignment and branding** – positioning financial inclusion as a core offer could strengthen internal visibility and collaboration.

**Case study: Places for People
– Integrated Support Services**



Background:

Places for People operates at scale across the UK, managing 245,000 homes and offering a uniquely diverse portfolio that spans housing, leisure, property and facilities management, retirement living, and student accommodation. Its *Places Impact* department coordinates the organisation’s social value strategy, with the National Projects team at the heart of delivering direct support to customers. Led by a Senior National Projects Manager, the team provides holistic, joined-up services to tens of thousands of residents.

Support model:

The National Projects team consists of 4 managers and a total of 35 staff, delivering a wide spectrum of support, including:

- **Money advice / financial inclusion** – benefits, debt advice, appeals, and income maximisation.
- **Early tenancy sustainment** – tailored interventions to prevent tenancy breakdown.
- **Hardship funds** – immediate help via food/fuel vouchers.
- **Digital empowerment** – devices, connectivity, and skills training.
- **Employability** – training, coaching, and job brokerage.
- **Wellbeing services** – connecting customers with health, social, and community resources.
- **Furniture provision** – essential household goods.
- **Energy advice** – tailored interventions to reduce bills and improve efficiency.

Referrals come from multiple internal teams, the customer hub, the website, and through proactive annual wellbeing surveys.

“Because we offer multiple services, customers often come to us for one issue and leave with a whole package of support.”

Gillian Sladen (Senior National Projects Manager)

Integration and technology:

The adoption of Salesforce has been transformative, creating a single, organisation-wide referral route and enabling visibility across all service areas. This integration has boosted cross-team referrals, streamlined case handling, and allowed better performance monitoring.

Impact – 2024–25:

- 2,129 customers supported via money advice/financial inclusion, securing £4.3m in additional income.
- 2,783 emergency food and fuel vouchers issued to customers in hardship.
- 375 digital devices and 710 SIM cards provided, with training to improve digital inclusion.
- 1,276 customers received tailored energy advice
- 902 households provided with essential furniture and white goods
- 424 customers engaged in employability support

Challenges:

- Seasonal peaks in demand, particularly in winter.
- Increasingly complex cases due to housing pressures and reduced external provision.
- Capacity constraints within the team.

"I don't believe there's such thing as a general needs tenant anymore. People's lives are so complex. We know that social housing is scarce and that it's going to be given to the people who need it the most."

Gillian Sladen (Senior National Projects Manager)

Future plans:

Places for People is exploring deeper strategic partnerships to fill service gaps - particularly in debt advice - and leveraging community investment funding and co-location opportunities to extend reach. Continued focus will be placed on integrating wellbeing, financial, and tenancy sustainment services to maximise social impact.

Lessons for the sector:

Places for People's experience demonstrates how a large-scale, diverse housing provider can deliver **integrated, measurable, and impactful support**. Through strategic use of technology, a broad service portfolio, and robust impact reporting, it has created a replicable model that other housing associations can adapt to meet their own tenants' needs. Key takeaways include:

- **CRM systems** (e.g. Salesforce) can greatly increase referrals and cross-team working, especially when offering a single, clear referral route for all services.
- **Broad service offers beyond rent arrears**—covering digital access, wellbeing, furniture, and employability—enable a holistic approach that addresses underlying causes of financial hardship.
- **Multiple referral pathways** (internal teams, self-referral, proactive surveys) broaden reach and identify needs early, though housing manager and customer accounts referrals tend to be the most effective.
- **Strategic capacity planning is essential**, especially to cope with winter peaks and growing customer complexity.
- **Partnership working** can fill service gaps (e.g., debt advice) without duplicating provision and can be supported through community investment funding or by offering premises for co-location.
- **Evidence and impact reporting** on both financial and social value helps secure core funding and organisational buy-in for support services.
- **Proactive use of hardship funds can act as a gateway** to further engagement, although customer readiness remains a barrier for some.

Case study: Orbit Housing Group
– Customer Support & Better Days Programme



Background:

Orbit Housing Group manages around 46,500 homes across the Midlands, East and South-East of England, supporting over 100,000 customers. In terms of their approach, they have embedded customer support into its core service offer through the *Better Days* programme - a universal, free-to-access package of wellbeing, financial, digital, and employment services. The programme reflects Orbit’s commitment to prevention, recognising that timely and integrated support helps sustain tenancies and improve overall wellbeing.

“By empowering staff to issue hardship grants immediately, we stop small problems becoming crises.”

Jack Packman (Regional Place Manager)

The model:

The programme includes:

- **Mental health support:** 24/7 access to Health Assured counselling and wellbeing services, available through self-referral or staff referral;
- **Financial and welfare advice:** Partnership delivery with Citizens Advice and others, covering income maximisation, debt management, and budgeting;
- **Hardship support:** Administered by FFBS; food, fuel, clothing, and white goods supplied quickly, with frontline staff able to trigger support instantly. The *Do the Right Thing* fund offers additional flexibility for urgent or unique needs;
- **Employment and skills support:** One-to-one coaching and training to help customers into work or education;
- **Digital inclusion:** Device provision, connectivity packages, and training to reduce isolation and support access to online services; and
- **Tenancy sustainment coaching:** Proactive outreach to address arrears, household stability, and other risks before they escalate.

Local delivery:

Orbit’s Neighbourhood Management Model gives Housing Officers smaller patches (approximately 600 homes) and increases personal contact. Seven community hubs act as focal points, hosting Orbit staff, contractors, and external agencies - reducing the need for multiple referrals and making services more visible and accessible.

“We're moving back to that localism model, where there should be a support service within 15 minutes of where you live. Our community hubs bring services into the heart of neighbourhoods - residents can solve multiple issues in one place.”

Jack Packman (Regional Place Manager)

Impact:

- Universal access ensures consistency across all regions and customer groups.
- Rapid hardship responses prevent crises from worsening.
- Co-location of services encourages multi-agency collaboration and holistic support.
- Employment and skills interventions increase household income.
- Preventative tenancy sustainment work helps to avoid evictions, reducing costs and disruption for both customers and the organisation.

Lessons for the sector:

Orbit combines a strong universal core offer with local delivery, ensuring consistency while responding to local context. By empowering staff to act quickly, removing unnecessary referral delays, and embedding services in communities, Orbit builds trust, prevents escalation, and sustains tenancies. Key takeaways include:

- **Universal core offer strengthens equity of access** - a consistent baseline of services (e.g. mental health, financial advice, employment support) available to all customers, regardless of tenure or geography, ensures no one is excluded because of where they live or what property type they occupy.
- **Neighbourhood management builds trust and visibility** - local managers with smaller, defined patches (around 600 homes) increase face-to-face contact, spot issues earlier, and build stronger customer relationships.
- **Community hubs bring services to people** - co-located services in community hubs make support visible, convenient, and accessible, and encourage multi-agency working without requiring multiple referrals.
- **Immediate access to hardship funds prevents crisis escalation** - empowering frontline staff to issue grants instantly avoids delays and builds goodwill, while also reducing the risk of more costly interventions later.
- **Partnership delivery maximises reach and expertise** - commissioning established partners (e.g. Citizens Advice for debt advice, FFBS for grant administration) brings specialist knowledge, maintains quality, and allows the housing association to focus on integration and outreach.
- **Data and Impact Measurement Secure Buy-In** - tracking financial gains, tenancy sustainment outcomes, and wellbeing improvements provides a strong evidence base to justify investment and secure internal and external support.
- **Proactive, prevention-focused support reduces evictions** - targeted tenancy sustainment coaching and early arrears interventions address problems before they escalate, saving money for both tenants and the organisation.
- **Blended funding increases sustainability** - combining internal investment (£3m annually) with external sources like the Household Support Fund and supply chain social value creates a more resilient funding base.

Key lessons for the social housing sector

All of the evidence and learning from this consultation has been combined with the findings from the evaluation of SNG's Customer Support Fund to produce an overarching summary list of ten key lessons for social housing providers as regards the development and delivery of effective hardship support schemes – as detailed below. Full details of the key learning points from each housing association interview are outlined in the Appendix.

1. Early engagement and prevention

- Early referrals and interventions reduce arrears, prevent crises, and improve long-term outcomes.
- Proactive outreach using triggers (e.g. Universal Credit claims, arrears warning signs) strengthens prevention.
- Internal referrals at tenancy start and ongoing proactive checks are crucial.

2. Accessibility and referral pathways

- Lack of self-referral options limits reach; multiple referral routes (income officers, housing teams, customer accounts, proactive surveys) are most effective.
- A single "front door" triage model avoids duplication and confusion.

3. Financial and crisis support

- Immediate access to hardship funds prevents crisis escalation and builds trust.
- Crisis funds are most effective when linked to ongoing engagement and advice, avoiding dependency.
- Blended funding (internal, external, social value) strengthens sustainability.

4. Dedicated advice and support services

- In-house money/financial advice teams deliver strong value (e.g., major gains in resident income).
- Tailored, human-centred approaches (flexible support plans, trauma-informed practice) improve engagement and outcomes.
- Specialist support (domestic abuse, mental health, advocacy) is essential and more effective when separate from generic teams.

5. Integration and organisational alignment

- Aligning financial support with income services improves arrears management but risks cultural clashes and reduced wellbeing focus.
- Integration with housing support or neighbourhood management may better reflect preventative aims.
- Strategic visibility, branding, and consistency of services strengthen impact.

6. Partnership working

- Partnerships with councils, advice agencies, health services, and voluntary groups extend reach and expertise.
- Community hubs and co-location make services more visible and accessible.
- Gaps remain in areas like mental health and long-term advocacy.

7. Workforce capacity and skills

- Experienced, stable teams with local knowledge are strategic assets.
- Capacity pressures (e.g. cost-of-living crisis, managed migration, staff reductions) undermine effectiveness.
- Diverse professional backgrounds (social work, homelessness, refuge) enhance advocacy and case handling.

8. Data, measurement and evidence

- Current systems often lack integrated impact reporting.
- Stronger measurement of financial and social value (e.g., tenancy sustainment, wellbeing, “confidence and control”) is essential for internal buy-in and external funding.
- Shared case management systems improve tracking and efficiency.

9. Resident-centred approaches

- Trusted single points of contact improve engagement, especially for vulnerable residents.
- Flexible, holistic offers (digital access, furniture, employability, wellbeing) address root causes of hardship.
- Services must adapt to demographics and complex needs (e.g., disability, mental health, digital exclusion).

10. Organisational strategy and sustainability

- Positioning financial/crisis support within broader tenancy sustainment and housing management strategies maximises impact.
- Strategic capacity planning is essential for peak demand periods (e.g., winter).
- Embedding safeguarding across all teams ensures early identification and protection of vulnerable residents.

Useful Links and Resources

General literature / research:

- <https://www.djsresearch.co.uk/HousingMarketResearchInsightsAndFindings/article/A-third-of-housing-associations-are-introducing-hardship-funds-for-tenants-reveals-survey-05402>
- Evaluation of Fuel Support Fund - <https://hact.org.uk/wp-content/uploads/2024/10/Fuel-support-fund-v2.pdf>
- Evaluation of the Household Support Fund - <https://www.gov.uk/government/publications/evaluation-of-the-household-support-fund-4>
- Evaluation of Local Welfare Assistance – <https://policyinpractice.co.uk/wp-content/uploads/2025/03/Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf>

Behavioural and psychological impacts of hardship and poverty:

- How poverty affects the brain and behaviour (Association for Psychological Science) - <https://www.psychologicalscience.org/observer/how-poverty-affects-the-brain-and-behavior>
- How poverty affects people’s decision-making processes (Joseph Rowntree Foundation, February 2017) - <https://www.irf.org.uk/savings-debt-and-assets/how-poverty-affects-peoples-decision-making-processes>
- Poverty and decision making (The Behavioural insights Team, October 2016) - <https://www.bi.team/wp-content/uploads/2017/02/JRF-poverty-and-decision-making.pdf>
- Long-term impact of coaching and the wider context of structural poverty (Cambridge Centre for Housing and Planning Research, University of Cambridge, October 2020) - https://www.landecon.cam.ac.uk/sites/default/files/2024-01/evaluation_findings.pdf

Practical tools:

- Good Practice Guide: Delivering Financial Hardship Support Schemes - <https://www.local.gov.uk/publications/good-practice-guide-delivering-financial-hardship-support-schemes>
- UK Social Value Bank – <https://hact.org.uk/tools-and-services/uk-social-value-bank/>

Appendix – Other Case Studies

Case Study: A2Dominion – Responsive Tenancy Sustainment Support



Background:

A2Dominion manages approximately 38,000 homes tenancy sustainment service provides a flexible, resident-led support offer focused on stabilising tenancies, maximising income, and preventing eviction. Operated by a regionally based team, the service handles over 100 cases per month and is designed to address both crisis needs and ongoing financial insecurity.

“Our sustainment service gives residents the space and the confidence to take control of their tenancy.”

Helen Carver (Tenancy Sustainment Manager)

Core services:

- **Income maximisation and benefits advice:** Including affordability checks, benefit claims including disability benefits and Universal Credit, tribunal representation, and help securing backdated awards.
- **Emergency financial support:**
 - Annual crisis fund for food and energy vouchers;
 - Internal hardship fund offering up to £550 per year for any resident (covering white goods, transport, etc.); and
 - National Lottery-funded under-30s officers with separate budgets for more intensive youth-focused support.
- **Employment support:** Delivered by a single employment advisor across all A2Dominion properties.
- **Furniture project:** Operates in the Spelthorne area, collecting and redistributing unused furniture for tenants in unfurnished properties.

TSOs operate on a patch-based model, giving them localised expertise and strong partnerships with job centres, local councils, and other statutory services. Referrals are received via a dedicated internal email inbox, and contact is made within 48 hours. Support is adapted to the resident’s preferred communication method - phone, email, text, or home visit.

Support varies in duration. While some interventions are short-term (e.g. supporting a single benefit claim), others can last over 10 months where tribunal support or complex advocacy is needed.

Impact and learning:

In 2023 alone:

- £33,000 distributed via the tenancy sustainment fund;
- £5,300 in energy vouchers and £9,000 in food vouchers issued; and
- 111 individual fund applications approved.

The team tracks quarterly interventions and financial outcomes using an in-house system, with a focus on maintaining contact timelines (average first contact is two days). A priority moving forward is to capture resident impact through pre- and post-intervention surveys and improve reporting of social outcomes.

A2Dominion’s model demonstrates how discretionary, immediate support funding, combined with skilled, localised teams, can provide practical, timely interventions that avert crisis and maintain tenancies. Their investment in staff knowledge, trust-building, and direct resource access enables effective frontline engagement—yet the team also faces sector-wide challenges around capacity, case complexity, and long-term sustainability.

“The feedback from residents is clear—without this service, many would not still be in their homes today.”

Helen Carver (Tenancy Sustainment Manager)

**Case Study: Clarion Housing Group
– Proactive Financial and Digital Support**



Background:

Clarion Futures is the charitable foundation of Clarion Housing Group, the UK’s largest housing association with approximately 125,000 homes across more than 150 local authorities in England. As part of their resident support offer, Clarion Futures delivers a comprehensive and strategically integrated programme focused on improving tenants’ financial resilience and financial stability. At the heart of its model is a commitment to early intervention, with a strong emphasis on proactive engagement with residents before they reach crisis point.

Clarion Futures' approach is built on the recognition that many residents face underlying issues related to poverty, income insecurity and digital exclusion. Rather than relying solely on incoming referrals, the team identifies at-risk households—particularly those who are newly claiming Universal Credit—and makes direct outbound contact. This proactive model is distinct within the housing sector and has enabled Clarion Futures to engage earlier, reduce the complexity of cases, and offer more effective, tailored support.

Service delivery and key components:

Whilst the majority of residents supported by the Money Guidance service are engaged through proactive contact, residents can also self-refer or be referred by other Clarion staff through an online referral form. Initial triage is provided by a the central 'Guideline' team who assess need, ensures data protection and consent processes are followed, and connects individuals to the appropriate service areas. In many cases, residents initially seeking financial help are also referred to other internal teams for support with employment, training or digital skills.

Clarion Futures delivers one-to-one money guidance, including budgeting support, in-depth benefits checks, and income maximisation. A distinctive feature of the service is its targeted hardship grants, which are available only to residents actively engaging with the money guidance team. These grants are not promoted as a standalone crisis service but are used to enable meaningful engagement—for example, by providing emergency funds for food or energy in situations that would otherwise prevent a resident from participating in support. Officers have delegated authority to rapidly award grants within defined criteria, supported by retrospective quality checks.

“We’re not just handing out vouchers—we’re building people’s confidence and control.”

Stephanie Noyce (Head of Money and Digital)

A further innovation within the Money Guidance team is an embedded Responsive Retrofit programme, developed and delivered in partnership with Charis Grants. This initiative bridges the gap for fuel-poor households by offering targeted in-home energy efficiency improvements—such as loft insulation, radiator valves, and carpets—prior to full-scale retrofit work. It allows the organisation to address immediate issues affecting warmth and thermal comfort.

Impact and outcomes:

Clarion Futures supports thousands of residents each year across its resident and community support programmes. The Money Guidance hardship fund has grown in scope and reach, supported not only by internal Clarion funding but also through contractor social value contributions—both financial and in-kind. Support has broadened to include funding for food pantries and community grants for fuel poverty events, alongside an increased hardship fund budget.

While standard outputs such as the number of residents supported and grants awarded are tracked, Clarion Futures has also adopted a more holistic approach to impact measurement. Its ‘Confidence and Control’ outcomes framework assesses improvements in tenants’ self-reported wellbeing, trust, and capability. These measures have been adopted across other teams, including digital inclusion, jobs and training, and Home Truths House, an initiative that supports young people embarking on their first tenancy.

Internal collaboration is a key feature of the Money Guidance model. Money guidance and tenancy sustainment teams work closely together to ensure residents receive the right type of support depending on the complexity of their circumstances. Where cases involve more chaotic or entrenched issues, tenancy sustainment leads, bringing in Money Guidance at the appropriate time.

"Early intervention prevents costly issues in the future and we've shown it has positive changes in both behaviour and engagement with Clarion as their landlord."

Stephanie Noyce (Head of Money and Digital)

**Case Study: Hyde Housing
- Integrated Advice and Hardship Support**



Background:

Hyde Housing is part of the Hyde Group, one of the largest housing providers in the country. Hyde Housing is a not-for-profit housing association, owning and managing around 44,500 homes across London and the South-east. Their approach to tenancy sustainment includes a specialist income collection team that supports residents to maximise their income; a suite of support tools for residents; and the Helping Hand Fund for direct hardship support. The aim is to prevent tenancy breakdown, improve financial resilience, and address hardship quickly and effectively.

The model:

Hyde’s approach is built around a number of core elements that are closely linked:

- **Directly delivered support for residents**
 - A specialist Income team that supports residents with their rent, benefit checks and appeals, and develops affordable payment plans for customers in arrears. They also signpost to debt advice charities.
 - Supporting complex cases and associated crisis/hardship, such as domestic abuse, hoarding and safeguarding through the Tenancy and ASB teams.
 - Helping Hand money advice and support - a range of advice and support tools for residents that includes budgeting tools, benefits calculator, and Hyde’s own Universal Credit helper and Cost of Living Helper.
 - Hyde will also be launching new initiatives to support customers including: Support Finder Hub with National Support Network – an online directory making it quicker and easier to find help for all of life’s challenges; Housing Perks – the UK’s only ‘pay rent arrears as you shop’ app, designed to make money go further.
- **Helping Hand Fund**
 - Provides practical financial assistance for essentials such as food, fuel, white goods, flooring, and other urgent needs.
 - Awards are made quickly (often within 24–48 hours) to prevent crises escalating.
 - Support is delivered directly by customer facing teams (including Income, Tenancy and ASB), linking immediate relief to longer-term solutions.

“The Helping Hand Fund can process emergency vouchers within minutes, while more complex items like furniture take about a week. Staff have autonomy to approve grants based on their knowledge of customer situations.”

Lucy Norgate (Charitable Trust and Fundraising Manager)

Delivery approach:

Customer-facing staff are trained to identify signs of financial difficulty, vulnerability and crisis early and engage them with internal support. Access to the Helping Hand Fund is managed through internal systems which empowers any member of staff working with residents in need to access the grant and provides a seamless service where urgent need is identified. It is supplemented by external funding, including local authority schemes and social value contributions from contractors, allowing Hyde to extend support to more residents.

Impact:

- Income gains for residents through successful benefit claims, backdating, and appeals.
- Rapid hardship awards preventing eviction, keeping homes heated, and ensuring essential household needs are met, including making savings to household expenditure (e.g. providing a washing machine via the grant removes the cost of the item and owning a washing machine is cheaper than using a launderette).
- Increased trust between residents and Hyde staff through timely, person-centred interventions.
- Improved tenancy sustainment rates by linking crisis support with ongoing advice and engagement.

“Every successful benefit claim and appeal is money back in our residents’ pockets—that’s the most direct way we sustain tenancies.”

Lucy Norgate (Charitable Trust and Fundraising Manager)

Why it works:

- **Early intervention** using arrears data and proactive outreach to prevent escalation.
- **Hardship assistance** promotes engagement and long-term stability.
- **Leveraging partnerships and social value** increases funding capacity and reach.

Case Study: Onward Homes
– Financial Support Aligned with Income Recovery



Background:

Onward Homes is one of the largest registered providers of social housing based solely in the North West of England, with 35,000 homes across Greater Manchester, Cheshire, Merseyside and Lancashire. The not-for-profit’s purpose is to enable customers to be their best by providing homes that people love in places they are proud of, and this what they call making The Onward Difference.

Onward’s Money Advice team plays a dual role in enabling customers to be their best: providing intensive benefits and budgeting support to its customers, while also helping to reduce debt, prevent evictions, and meet regulatory expectations around customer wellbeing.

The support offer:

The Money Advice team includes seven dedicated specialists embedded across Onward’s three regions. They work closely with colleagues in the Customer Accounts team and receive referrals directly from customers as well as colleagues across the business for those at risk of or already experiencing arrears.

Their support offer includes:

- Comprehensive financial assessments;
- Benefits checks and Universal Credit support;
- Debt advice and budgeting tools;
- Referrals to specialist agencies (e.g. StepChange, CAB); and
- Support for vulnerable customers through case coordination.

Impact and outcomes:

Onward’s approach is adding real value for both customers and colleagues:

- Over £4 million of addition income generated for customers in 2024/25;
- Fewer evictions and enforcement cases among supported customers;
- Better outcomes for vulnerable customers when advice is delivered early; and
- High colleague satisfaction and retention within the Money Advice team.

“Support isn’t just about arrears - it’s about giving people stability, confidence, and enabling them to be their best.”

Rob Davies (Head of Customer Accounts and Money Advice)

However, the organisation recognises the need to strengthen impact measurement, particularly in relation to social value, tenancy sustainment, and customer wellbeing. There are significant plans in place to do so, with enhanced data dashboards and reporting to build the internal business case for further investment.

Strategic considerations:

Rob Davies described the Money Advice team as playing both an “offensive and defensive” role: they directly improve outcomes and reduce arrears but also protect Onward’s regulatory standing under the new consumer standards, which require demonstrable fairness and customer support in income-related decisions.

There is increasing interest within Onward in:

- **Embedding earlier intervention points** in the customer journey;
- **Improving digital triage tools** for faster access to support; and
- **Developing proactive support pathways** rather than waiting for crisis.

“When we intervene early, we’re far more likely to be able to work with customers to help sustain their tenancies successfully and avoid crisis.”

Rob Davis (Head of Customer Accounts and Money Advice)

Lessons for the sector:

Onward’s experience offers valuable learning for landlords looking to align support with financial performance:

- **Integrated support can reduce arrears**—but cultural alignment is key;
- **Financial advice teams deliver measurable value**—even at modest scale;
- **Access pathways matter**—self-referral can avoid the exclusion of key groups;
- **Outcome data drives investment**—clear metrics are needed to demonstrate social return and efficiency; and
- **Support is now a regulatory imperative**—advice teams help meet consumer standards and evidence fairness.

Looking ahead:

Onward remains committed to its purpose of enabling customers to be their best and is actively exploring ways to evolve its Money Advice model to better meet customer needs and internal goals. Strengthening early intervention, expanding access, and evidencing impact are all central to ensuring that financial support remains a core driver of customer resilience, organisational performance and making The Onward Difference.

**Case Study: Thirteen Group
- Integrated Care and Support Service**



Background:

Thirteen owns and manages over 36,000 homes across the North East, Yorkshire and Humber regions, with over 1,600 colleagues providing services for around 100,000 customers. Their Care and Support service is a cornerstone of the organisation’s approach to sustaining tenancies and promoting wellbeing, particularly for residents with complex or multiple needs.

The model:

The Care and Support team delivers a blend of specialist housing and support services and tenancy sustainment activities, including:

- **Floating support** for residents needing flexible, time-limited assistance to set up or sustain their tenancy.
- **Older people’s services**, including sheltered and extra care housing and support to maintain independence.
- **Crisis and complex needs intervention**, using accommodation and support as a means to then address issues such as mental health challenges, parenting, domestic abuse, and substance misuse.
- **Refugee resettlement**, delivering long term support as part of the Home Office programmes
- **Practical hardship support**, providing essentials like food, energy vouchers, and household goods, linked to broader engagement.
- **Income maximisation**, ensuring residents receive their full benefit entitlements.
- **Employability Services**, delivering practical support to help people get closer to the labour and into employment or better work.
- **Support for Offenders**, leaving prison or open to probation to find accommodation, prevent homelessness upon leaving prison or sustain tenancies and ultimately reduce offending and return to prison rates.

In addition, Thirteen opened their own recycling centre in 2020 to enable them to take complete control over its waste management and processing. It later set up a furniture support scheme to help its customers who need a little extra support in setting up their home with furniture and household items. and now has its own dedicated upcycling team, skilled in refurbishing donated and unwanted furniture.

In the last three years, the team have expanded their operation from recycling to upcycling and in doing so have helped 358 families who may have had low incomes, lost possessions, or been fleeing dangerous circumstances or have previously been homeless – whilst, at the same time, diverting hundreds of items from landfill.

“For many vulnerable tenants, our service is the difference between independence and homelessness.”

Suzanne Halliwell – Head of Care and Support

Delivery approach:

Referrals tend to come from housing and repair teams, partner agencies, and self-referrals. Cases are triaged to match residents with the right level of support, from light-touch interventions to intensive case management. Safeguarding is embedded throughout, with clear escalation protocols.

Impact:

While quantitative data was not detailed in the interview, Thirteen reports improved tenancy sustainment, reduced crisis presentations, and stronger relationships with external agencies. The integration of practical help with emotional and tenancy-related support is seen as key to long-term impact.

Outcomes for 2024/25:

Number of customers moved into employment	358
Number of customers moved into education	12
Number of customers moved into training	495
Number of customers supported experiencing domestic abuse	562
Benefits maximised for customers	£746,000
Number of customers tenancy support team assisted	1200
Number of young families provided supported accommodation	88
Number of single people with complex needs provided accommodation and support to prevent street homelessness	42
Number of homeless families provided accommodation and support to prevent homelessness	17
Number of ex-offenders successfully supported into accommodation or sustain their home	651

“Strong partnerships with local agencies mean residents get wraparound support, not just a sticking plaster.”

Suzanne Halliwell – Head of Care and Support

Why it works:

- **Person-centred:** Services are tailored to individual circumstances, with flexibility in delivery.
- **Integrated:** Housing management and support teams work closely, reducing hand-off delays.
- **Preventative:** Focus on early engagement to stop issues from escalating.
- **Collaborative:** Strong partnerships expand the range and depth of support available.

**Case Study: Your Housing Group
- Bespoke support and drive for integration**



Background:

Your Housing Group is a registered social housing landlord, providing safe, affordable homes to people at every stage of life. It owns and manage over 29,000 properties across the North, offering homes for social rent, affordable rent, shared ownership, outright sale, and private rent.

Its Safeguarding and Support service, led by Sharon Wheeler, brings together tenancy sustainment, safeguarding, and dedicated domestic abuse support - ensuring residents have a safe place to call home.

Approach:

It's Tenancy Support Team (10 colleagues) delivers bespoke, flexible interventions for residents referred by colleagues in Lettings, Housing, Antisocial Behaviour (ASB), Income, and Operations. Many cases involve multiple vulnerabilities, including hoarding, poor property condition, mental health challenges, and substance misuse.

Alongside this, its Welfare Benefit & Debt Advice Team (14 colleagues) supports residents with complex benefit and debt issues. While both teams operate separately, they work closely together to support residents through challenges.

In April 2024, it remodelled their Domestic Abuse Team, addressing inconsistencies in how cases were previously managed within the ASB service. The team now provides housing-related domestic abuse support, risk assessments, MARAC referrals, and target hardening by working closely with its in-house Repairs team.

Key features:

- Bespoke, needs-led support with no arbitrary time limits for complex cases.
- Dedicated Domestic Abuse Team offering consistent, specialist support.
- Colleague expertise from social work, homelessness, and refuge backgrounds.
- Strong advocacy and partnership working with statutory services.
- Recognised specialism in hoarding and property condition.

“Having a dedicated domestic abuse team means victims get consistent, specialist support every time.”

Sharon Wheeler (Safeguarding and Support)

Challenges:

- A single triage system is needed to reduce duplication and missed referrals.
- A dedicated case management system would improve tenancy support delivery.
- Centralised hardship funds can delay urgent support.
- Large geographic patches and travel demand impact efficiency.
- Increasing case complexity and reduced statutory service availability.

Future plans:

YHG are preparing to implement a new housing management system in 2026, designed to integrate referrals, case management, and performance monitoring. It is also reviewing all relevant policies and practices to ensure they are trauma-informed, to ensure it can provide a reliable service and support for residents.

Impact:

Its integrated safeguarding and support approach demonstrates the value of flexibility, specialisation, and partnership working to help residents maintain their tenancies and feel safe in their homes. The remodelled Domestic Abuse Team has already improved service consistency, and its commitment to trauma-informed practice reflects a forward-thinking, resident-centred culture.

“Our tenancy sustainment work is about flexibility—we fit our service around people’s needs”

Sharon Wheeler, Service Manager (Safeguarding and Support)