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Addressing Poverty: Reframing crisis support for longer term change



November 2025

The context

- £3m investment to support Sovereign customers most affected most by cost of living crisis.
- Focus on:
  - scaling up immediate support
  - service design and improvement
  - seeking innovation and partnership
- Maximise the impact through funding and partnerships
- Deliver interventions in collaboration with customer facing teams
- Using positive conversations to make sustained change for our customers



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Scaled 'immediate' support
- Financial support for food, fuel and essential costs
- Warm Packs
- Tenure Aware provision
- Community Grants Programme

Service development
- In-house Debt Advice
- Additional Financial Inclusion resource
- In-Work Coaching service
- Extended Welfare Benefits support to all tenancy types

Fundraising capacity
- Additional fundraising capacity
- Increased access to and leverage of external funding opportunities

Tenancy Success focused Collaboration and Partnerships
- Shelter 're-engagement' partnership
- Pre-tenancy partnership with YOP
- Introduction of 'welfare Fund' to enable financial solutions that help sustain tenancies
- Creative solutions forum
- Money and Mental Health partnerships and training



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The Legacy....

- Centralised customer support triage
- Full permissions for regulated debt activity granted in April 2025
- Enhanced resource for fuel poverty, prevention and energy awareness
- Retained specialist support for those in work
- ‘Soft conditionality’ to help convert conversations into engagement
- Self-serve brief interventions for teams
- Food pantry partnerships
- External funding options to enable scale and collaboration
- Focus on customer resources and financial education



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Key findings

- RSL's play a vital role in delivering hardship support to customers

• Early referrals and interventions help reduce arrears, prevent escalation and improve long-term outcomes

• Immediate crisis funding and support can act as a gateway

• Hardship support must recognise and respond to the psychological dimensions of poverty

• Performance frameworks should capture a broad range of hardship support outcomes

• Encourage cross-sector learning to strengthen and enhance hardship support provision.



Our intentions

- Share our approach in practical terms
- Seek collaboration for external funding
- Remain adaptive
- Improve impact data (customer / business / society)
- Enable longitudinal review
- Focus on financial resilience and education

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Community Support Fund Impact

83% customer satisfaction

Over £2m in savings to customer

7,081 interventions delivered

4,497 Customers supported

66% positive financial change

96% of staff agree the need for embedded support

70% felt better able to keep their home warm in Winter

80% people reported improvements to health and well-being

51 welfare fund grants awarded

900 customers supported with debt advice

1,512 customers access employment support

1,395 Digital Inclusion outcomes

82% staff say the support has helped build trust and positive relationships

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In the words of Sam.....

"The amount of support offered by Sovereign has meant a lot to me as it has helped me get through some extremely difficult times.
I live alone and don't have a big support network, so things like the food and electricity vouchers have made a big difference this year for me, helping me to manage my money better and keep my house warm, which is
essential as I am asthmatic.
The debt advice as well is now changing my life at the moment – thank you so so much."



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The Financial Inclusion Centre

Promoting fair, inclusive financial services

Providing Hardship Support: Lessons for the Social Housing Sector

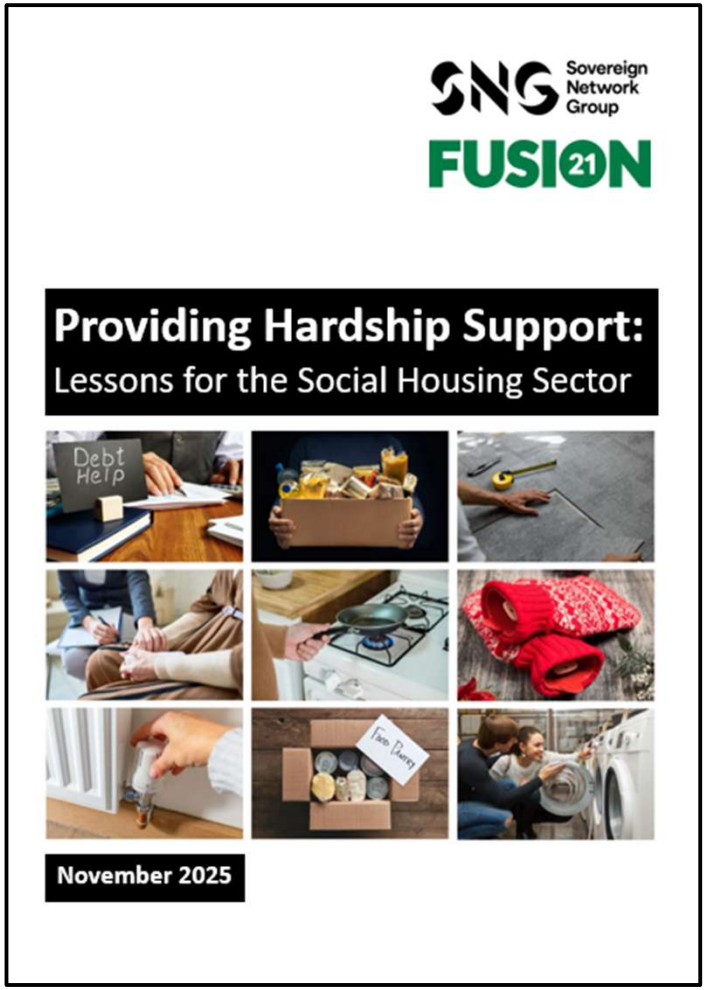
Gareth Evans,
Financial Inclusion Centre



Purpose and scope

- Commissioned by SNG Sovereign Network Group and FUSION 21 **Foundation** funded the research.
- It complements the SNG evaluation by identifying **good practice across the wider social housing sector**.
- The report brings together:
  - A **review of relevant research** on hardship and behavioural aspects of poverty; and
  - **In-depth interviews** with nine major housing associations**:**

a2dominion bpha CLARION HOUSING GROUP Hyde Onward orbit Places for People thirteen Managing and building homes Your HOUSING GROUP



Sector Good Practice:



Housing Associations are uniquely well-placed to deliver hardship support

- Social landlords 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.

Sector Good Practice:



Prevention and 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.

CLARION
HOUSING GROUP

Example: Clarion proactively contacts new UC claimants, linking short-term hardship help with sustained money advice.

Sector Good Practice:



Integration and Access

- Multiple access routes are vital - housing, income, customer contact, wellbeing teams.
- Some landlords are adopting a single “front door” triage model for all resident support.
- The most effective models link crisis aid directly to advice, employability and wellbeing.

Places for People

Example: Places for People uses Salesforce to integrate referrals across money, digital, and employment support - turning one contact into a full package of help.

Sector Good Practice:



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 – moving away from ‘sticking plaster’.

Example: Their innovative Rent Allowance Fund allows arrears to be cleared and prevents eviction; tenants are then supported by Money Advice Service for budgeting and income maximisation.

Sector Good Practice:

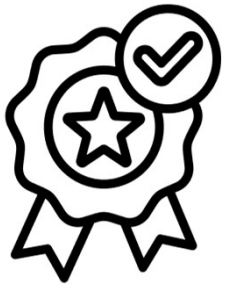


People and Partnerships

- Skilled, stable, empathetic staff are hugely important asset.
- Partnerships with councils, advice agencies, and community groups expand reach and expertise.
- Co-location and community hubs help make services visible and accessible.

Example: Orbit's neighbourhood hubs host multiple agencies under one roof - residents can access debt advice, wellbeing support, and hardship grants in one place.

Sector Good Practice:



Strategic integration and data

- The strongest models see hardship support as a core part of business strategy, not a bolt-on.
- Using data to target interventions and better impact measurement is needed - not just financial outputs, but wellbeing, confidence, and tenancy sustainment.

thirteen
Managing and building homes

Example: Thirteen Group has embedded hardship support within a strategic tenancy sustainability model that uses data (rent and customer interactions) to identify risk early, target interventions, and measure impact across financial and wellbeing outcomes.

Why is this important?

- **Reframes hardship support** - from short-term crisis aid to a foundation for long-term financial resilience.
- **Builds trust and engagement -** crisis help creates relationships that open the door to advice, inclusion, and stability.
- **Strengthens tenancy sustainment** — early, data-driven support prevents arrears, evictions, and wider social costs.
- **Demonstrable business case** - measurable benefits to the organisation.
- **Aligns with national priorities** — positions housing providers as key delivery partners in the new Financial Inclusion Strategy.

Discussion Topic 1: What priorities and needs are emerging from your residents and for your organisation around Financial Inclusion and addressing poverty



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Discussion Topic 2: What should we be prioritising as a sector?



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Discussion Topic 3: How can we use our influence with funders and policy makers?



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