



The Housing Finance Corporation Limited

# COST OF LIVING CRISIS: ENSURING NO ONE GETS LEFT BEHIND

21st February 2023



## Welcome from THFC's Chief Executive

Welcome to THFC's '*Cost of Living Crisis: Ensuring No One Gets Left Behind*' seminar.

As the cost of living crisis continues to grip the UK, the role of social housing providers has never been more crucial - or more challenging.

Amid a backdrop of sky-high inflation, soaring energy bills, and a painful rise in the overall cost of living, millions of UK families are struggling to stay afloat, with social housing tenants often being the most affected. Housing associations are focused on doing everything they can to support their tenants, but the truth is that housing providers are suffering from the affordability crisis, too. With a growing list of challenges and hurdles, many questions remain as to how the sector can protect social housing tenants throughout the crisis, whilst maintaining financial viability.

So, what practical steps can we take to support social housing tenants, as well as our own staff, during this difficult period? How can we fight needs-based stigma and harness the power of data to deliver better outcomes for tenants? And what can the sector anticipate as it prepares for the months ahead?



As the UK's leading affordable housing aggregator, we're delighted to welcome you here today, under Chatham House rules, to openly discuss these challenges and reflect on how we can tackle them collectively as a sector. If each person here goes home with one new idea about how to keep a tenant in their home, we will consider the day a great success.

We're glad you're here. As a sector, we work better when we work together.

**Piers Williamson**  
**Chief Executive, THFC**

# We're proud to support...



## More Than Homes

THFC is a proud sponsor of 'More than Homes' - the UK housing sector's campaign to raise £1m for the Trussell Trust. The 'More than Homes' campaign, led by Accent Housing, launched in 2020 as a response to the increased demand for foodbanks during the pandemic and was backed by the National Housing Federation, Chartered Institute of Housing, and the Northern Housing Consortium. Now, with the cost of living crisis, the campaign becomes more important than ever. To date, £400,000 has been raised to fight hunger across the UK, and that number continues to grow. THFC has donated to the cause on two separate occasions and is donating £50 to the Trussell Trust for each person physically present at today's seminar.



## The Trussell Trust

Trussell Trust exists so we can all be free from hunger. Together, Trussell Trust has more than 1,300 local food bank centres across the UK, providing practical support for people facing hardship. But emergency food isn't a long-term solution to hunger. People need food banks when they don't have enough money for the essentials. It's not right that anyone needs a food bank to get by, and Trussell Trust can change this by ensuring everyone has enough income to eat, stay warm and stay dry. That's why they also work with communities across the UK to change the things that push people to need a food bank. Their network of food banks is supported by almost 12,000 churches, as well as many community groups, local businesses, schools and more than 28,000 dedicated volunteers. Together, Trussell Trust is thousands and thousands of people, from communities across the UK, working together towards a more just future. They bring together data and evidence from food banks and the people who need them across the UK, gathering powerful information on the state of our society. Their research projects give the most in-depth picture of who needs a food bank and why, helping us co-create and advocate for solutions that will ensure all of us have enough money to afford the essentials.

# Today's Programme:

10:00am	<b>Arrival, registration and networking</b>
10:20am	<b>Welcome</b>
	<i>Piers Williamson, Chief Executive, THFC</i>
10:30am	<b>Session 1: Using data to identify problems and safeguard tenants</b>
	<p>As the affordability crisis impacts social housing tenants across the country, HAs are tasked with keeping their income streams in check, while doing everything possible to help residents sustain their tenancies. In this session, attendees will hear from Lizzie Aston-Long, William Miller, and Adam Howell to gain insight into the various ways they are optimising their efficiency by harnessing data in novel ways.</p> <p><b>Speakers</b>  <i>Lizzie Aston-Long, Head of Customer Accounts, Sovereign Housing</i>  <i>William Miller, Director of Social Impact, Southern Housing</i>  <i>Adam Howell, Business Improvement Manager, Irwell Valley</i></p> <p><b>Chair</b>  <i>Piers Williamson, Chief Executive, THFC</i></p>
11:10am	<b>Session 2: Targeting support: The power of behavioural analysis - understanding complex needs</b>
	<p>While the conversation on affordability tends to centre strictly around money, the truth is that tenants' needs are as layered as the cost of living crisis itself. Hugh Owen and Chris Nove will offer their unique perspectives of identifying and looking after diverse needs of tenants at Riverside.</p> <p><b>Speakers</b>  <i>Hugh Owen, Director of Strategy &amp; Public Affairs, Riverside</i>  <i>Chris Nove, Director of Information Services, Riverside</i></p> <p><b>Chair</b>  <i>Arun Poobalasingam, Head of Relationship Management and Business Development, THFC</i></p>
11:55am	<b>Break</b>

12:00pm	<b>Session 3: Helping people manage their finances and benefits</b> <p>At a time when millions of families are struggling to afford everyday essentials, financial management and inclusion has never been more important. In this session, Lauren Peel, Niall Alexander, and Temi Odesanya will discuss the challenges tenants face with increasingly popular unsecured debt schemes, as well as providing a demonstration of Fair4All's finance segmentation model, which helps identify financially vulnerable groups and increase their financial resilience. Pete Beaumont and Chris Gent will also delve into the solutions being implemented at WDH to support financially vulnerable households in sustaining their tenancies.</p> <p><b>Speakers</b>  <i>Lauren Peel, Head of Markets, Consumer Insights &amp; Product Design, Fair4All Finance</i>  <i>Niall Alexander, Markets &amp; Consumer Insights Manager, Fair4All Finance</i>  <i>Temi Odesanya, Community Engagement Manager, Fair4All Finance</i>  <i>Pete Beaumont, Service Director for Housing and Social Investment, Wakefield and District Housing (WDH)</i>  <i>Chris Gent, Corporate Debt Manager, Wakefield and District Housing (WDH)</i></p> <p><b>Chair</b>  <i>Luke Cross, Director, Social Invest</i></p>
12:50pm	<b>Lunch &amp; networking</b>
1:30pm	<b>Session 4: Supporting tenants through the energy price storm</b> <p>A year after the beginning of the Ukraine war, UK citizens are still bearing the financial burden of sky-high energy bills, with social housing tenants often being the most affected. Energy caps announced in September provided a temporary financial cushion, but many questions remain as to how tenants will cope when these caps expire in March. Danni Barnes and Sandy Hore-Ruthven MBE will clear the waters by helping attendees understand how energy suppliers have responded to the crisis, as well as giving practical advice for supporting tenants with their energy bills throughout the crisis.</p> <p><b>Speakers:</b>  <i>Sandy Hore-Ruthven MBE, Chief Executive Officer, Severn Wye</i>  <i>Danni Barnes, Director of Development &amp; Partnerships, National Energy Action</i></p> <p><b>Chair</b>  <i>Gill Payne, Non-Executive Director, THFC</i></p>
2:00pm	<b>Session 5: Foodbanks - their expanding role in the cost of living crisis</b> <p>Foodbanks have entered the spotlight throughout this period of economic tumult, providing much-needed support for Brits up and down the country. However, the role of foodbanks within society, as well as within HAs, is often dimmed due to psychological stigma and operational challenges. In this session, Matthew van Duyvenbode and Stacey Healey will offer advice as to how HAs can harness the power of foodbanks to support struggling tenants, in addition to fighting against the shame and stigma often associated with foodbank usage.</p> <p><b>Speakers</b>  <i>Matthew van Duyvenbode, Chief Strategy Officer, Trussell Trust</i>  <i>Stacey Healey, Brand &amp; Communications Strategist, Accent Group</i></p> <p><b>Chair</b>  <i>Brendan Whitworth, Relationship Manager, THFC</i></p>

2:35pm	<b>Break</b>
2:45pm	<b>Session 6: What the affordability crisis means for people working in housing</b>
	<p>As the cost of living crisis bites, social housing tenants aren't the only ones struggling to make ends meet. HA staff are feeling the squeeze, too. So, how can we turn the tables and explore what HAs can do to support their own staff? James Tickell, Olivia Harris, and Elaine Gilbert will discuss practical steps HAs are taking across the country to support their staff through the affordability crisis: from the tried and true, to the novel and innovative.</p> <p><b>Speakers</b>  <i>James Tickell, Partner, Campbell Tickell</i>  <i>Olivia Harris, Chief Executive, Dolphin Living</i>  <i>Elaine Gilbert, Executive Director of People, Communications and Marketing, ClwydAlyn</i></p> <p><b>Chair</b>  <i>James Tickell, Partner, Campbell Tickell</i></p>
3:20pm	<b>Session 7: The changing policy landscape - what's coming for social landlords and their tenants?</b>
	<p>As the wider housing market adjusts to its 'new normal' of sky-high inflation, soaring interest rates, and an overall rise in the cost of living, many questions remain about the next phase of the affordability crisis. Cara Pacitti will shed a light on the macroeconomic factors the sector will face over the coming months, as she paints a picture of the ever-changing policy landscape.</p> <p><b>Speakers</b>  <i>Cara Pacitti, Senior Economist, Resolution Foundation</i></p> <p><b>Chair</b>  <i>George Blunden, Chairman of the Board, THFC</i></p>
3:55pm	<b>Closing remarks</b>
	<i>Piers Williamson, Chief Executive, THFC</i>
4:00pm	<b>Close</b>

# Meet Our Speakers



**Adam Howell**  
**Business Improvement Manager,**  
**Irwell Valley**

Adam has over a decade of experience using systems thinking methodology to redesign services for various social housing providers. Prior to this, Adam worked as an economic analyst for both Manchester Enterprises and the Greater Manchester Chamber of Commerce.



**Cara Pacitti**  
**Senior Economist, Resolution**  
**Foundation**

Cara is a Senior Economist at the Resolution Foundation, focused specifically on housing. She began her current role in January 2023, having previously worked at the Foundation from 2019 – 2021. Her previous roles include working on fiscal risks and sustainability at the Office for Budget Responsibility and in markets and banking at the Bank of England.



**Chris Gent**  
**Corporate Debt Manager,**  
**Wakefield and District Housing**  
**(WDH)**

Chris has strategic and operational responsibility for the collection of current and former tenant arrears. Chris has specialised in debt recovery and financial inclusion over the last 16 years at WDH, establishing a high performing, centralised debt function which constantly looks to improve services for the benefit of customers and the business. He has over 25 years of experience within the housing sector and has worked at WDH since its inception in 2005.



**Chris Nove**  
**Director of Information Services,**  
**Riverside**

Chris heads up the Information Services team, who are responsible for ensuring that Riverside has access to the high-quality data and information necessary to drive smart business decisions. He is a relative newcomer to the housing sector, having spent his career to date working in the financial services and retail industries. The intelligent use of data has been a constant thread throughout Chris's career, from defining targeting approaches for direct marketing at banks, to developing and implementing data strategies at digital retailers.





**Danni Barnes**  
**Director of Development and Partnerships, National Energy Action (NEA)**

Danni leads on strategic stakeholder relationships, local community partnerships, skills development, membership, and income generation at NEA.

She leads the team responsible for delivering accredited training to improve the sector, as well as overseeing the quality of energy and benefits advice delivered through NEA's Warm and Safe Homes Advice line.

Danni takes a senior role in ensuring that lessons learned from project delivery are incorporated into NEA's policy and advocacy work, with the ultimate goal of improving outcomes for people struggling to stay warm and safe.



**Elaine Gilbert**  
**Executive Director of People, Communications and Marketing, ClwydAlyn**

Elaine has been a member of the ClwydAlyn senior leadership team for seven years and joined the Executive team in 2018.

She also chairs the People Strategic Delivery Group for Community Housing Cymru (CHC), the Welsh housing association trade body, and is a board member of Tai Pawb, a Welsh charity focused on housing equality.

Elaine has experience working in both the public and private sectors. Prior to joining ClwydAlyn, she worked for an organisation that supported people with learning disabilities to live independently. She was inspired to move into the social housing sector upon witnessing the impact that housing and support have on people's abilities to live and flourish independently.



**George Blunden**  
**Chairman of the Board, The Housing Finance Corporation (THFC)**

George is Chairman of the Board at THFC Group. He has a wealth of sector specific and financial expertise, with his career spanning the worlds of adventure playgrounds, investment banking, and fund management. He has chaired large HAs since 1993, including Southern Housing Group and Stonewater, in addition to having been Chair of Charity Bank for nine years. He was also previously the Senior Independent Director of Beazley Plc.



**Gill Payne**  
**Non-Executive Director, The Housing Finance Corporation (THFC)**

Gill was appointed to the THFC board in October 2014, after joining the National Housing Federation in October 2011 to job share with Ruth Davison as the Director for Policy and External Affairs. She has been involved in a variety of management and strategy roles across the private and public sector, working for Eagle Star Assurance Company, the Financial Services Authority, and the Countryside Agency. As Director of Organisation and Development (OD), Gill led work to establish Natural England and the Commission for Rural Communities (CRC).





**Hugh Owen**  
**Director of Strategy and Public Affairs, Riverside**

Hugh heads up Riverside's strategy, policy, external affairs, marketing, and communications functions. After beginning his career as a town planner, he quickly pivoted to the world of social housing and has worked for housing associations ever since. Over the span of his career, Hugh has worked in resident engagement, large scale regeneration, stock transfers, and operations, before finding his true niche in the world of strategy, policy, and influencing. Despite the sector's recent ups and downs, he still gets a buzz working for an organisation which provides homes and services for those excluded from the market.



**James Tickell**  
**Partner, Campbell Tickell**

James is a founding partner of Campbell Tickell. He has carried out a wide range of assignments throughout the UK and Ireland, primarily for not-for-profit organisations and government. Assignments have primarily focused on governance, mergers, strategy, organisational culture, and helping high profile clients through difficult or unexpected events.

James trained as an architect and previously worked as a director at the Refugee Council, and then at the Housing Corporation, responsible for regulation of housing associations. He was also Deputy Chief Executive of the National Housing Federation. James has served as a Board member of various charities and other organisations. In addition, he has published books on the Maya and Inca civilisations, as well as on housing-related subjects.



**Lauren Peel**  
**Head of Markets, Consumer Insights and Product Design, Fair4All Finance**

Lauren is Head of Markets, Consumer Insights and Product Design at Fair4All Finance, a publicly funded non-profit working to increase the financial resilience of people in vulnerable circumstances. Lauren recently led the development of a segmentation model, identifying at least 17.5m people who are experiencing financial vulnerability, and is now working with a range of organisations to embed these learnings into proposition and service design. She's also leading product design on the No-interest loan scheme (NILS), which aims to provide credit to those who cannot access it from responsible sources.



**Lizzie Aston-Long**  
**Head of Customer Accounts, Sovereign Housing**

Lizzie is a highly knowledgeable housing professional with over 12 years of experience in the sector, where she has specialised in tenancy management and income recovery.

She is an excellent collaborator and co-creator, bringing together professional expertise to implement a data-driven Customer Accounts Service that enables Sovereign to make sound decisions and quickly respond to the needs of customers and external influences in a robust manner.

Lizzie has worked in public, private, and third sector organisations throughout her career, including Bristol City Council, Knightstone, and Elim Housing Group.



**Luke Cross**  
Director, Social Invest

Luke leads Social Invest, a communications consultancy working primarily in the placemaking and built environments, supporting organisations with their thinking and approaches across ESG, socially responsible investment, and purpose-driven finance. Former editor of Social Housing magazine, the finance publication for the affordable housing sector, Luke was also a Director at Ocean Media, where he led the launch of a housing business intelligence platform.



**Matthew van Duyvenbode**  
Chief Strategy Officer, Trussell Trust

Matthew is Chief Strategy Officer at the Trussell Trust, the UK's largest food bank charity. He is responsible for designing, promoting, and co-ordinating anti-poverty strategies and programmes across 420 charities in over 1,300 locations. Matthew has been at the Trussell Trust since August 2018 and has worked in the charity sector for 20 years. He co-founded a youth engagement project early in his career, with a focus on supporting young people at the margins, before transitioning into training and development work for volunteer youth workers and young leaders. More recently, he was Programme Director for a global, faith-based literacy and educational charity and led their advocacy, public engagement, and research programme.



**Niall Alexander**  
Markets & Consumer Insights Manager, Fair4All Finance

Niall joined Fair4All Finance in 2021, having previously anchored Carnegie's affordable credit work from 2016.

Niall spent the 1990s involved in community development and regeneration work within two disadvantaged neighbourhoods in Edinburgh, an experience which led him to concentrate on affordable credit. Most of Niall's work has been in consultancy, addressing the impact of inaccessibility to financial products and services on low-income households.

Niall is also a Director of Right Way Credit Union and the Centre for Responsible Credit. He has previously held positions within the Bank of Scotland, Airdrie Savings Bank, and Moneyline.



**Olivia Harris**  
Chief Executive, Dolphin Living

Olivia is Chief Executive of Dolphin Living, a charity providing affordable rental homes to working Londoners on modest incomes. Previously, Olivia was Finance Director at Dolphin Living. She is a Chartered Accountant and has worked in the property industry for more than 20 years.

Olivia is also the immediate past Chair of Westminster Property Association, sits on the Board of Westminster Community Homes, and is a member of the British Property Federation Residential Board.



**Piers Williamson**  
**Chief Executive, The Housing**  
**Finance Corporation (THFC)**

Piers has been the Chief Executive of The Housing Finance Corporation for the last twenty years, working extensively with Government and Government agencies and viewed as a sector expert on all aspects of housing finance.

He has over 35 years of experience of the UK, US, and European financial markets, specialising in bank treasury risk management, securitisation, and the interface between private sector financing and Government.

In 2015 he received a lifetime contribution award at the Housing Association National Accountancy Awards.



**Pete Beaumont**  
**Service Director for Housing and**  
**Social Investment, Wakefield**  
**and District Housing (WDH)**

Pete is responsible for the 24-hour customer contact centre, customer facing hubs, financial inclusion services, and social investment initiatives at WDH. With a strong focus on creating confident communities, Pete has developed WDH's approach to financial inclusion-related support. He has established relationships with key partners to deliver cross sector initiatives, alleviating the impacts of poverty and financial hardship across the Wakefield district.



**Sandy Hore-Ruthven MBE**  
**Chief Executive Officer, Severn**  
**Wye**

Sandy is the CEO of Severn Wye, one of the UK's largest charities tackling fuel poverty and climate change. Sandy has been a charity CEO since 2006, managing large charities supporting young people and disadvantaged communities across the UK.

Sandy was also the Green Party Mayoral candidate in the 2021 elections and received 44% of the vote – the largest Green vote outside of Brighton.

He is currently Chair of Children in Need and has held a number of other board positions, including Chair of Youth Action Network and VOSCUR, in addition to being a board member of the Quartet Community Foundation. He was a founding member of the Bristol Mayor's 'One City' board, where he initiated plans to reach Net Zero by 2030 and worked with businesses, charities, communities, and local authorities to tackle a range of other environmental issues.



**Stacey Healey**  
**Brand and Communications**  
**Strategist, Accent Group**

Stacey leads the communications and brand functions for Accent Group, in addition to heading up More than Homes – a sector-wide campaign to raise £1m for The Trussell Trust.

With a background in broadcast media, brand, marketing, and communications, Stacey has worked with a variety of local, national, and international audiences. Her 15-year career spans multiple industries, including the third-sector, the arts, culture, and tourism.

The common threads throughout Stacey's career have been a strong focus on people and the championing of impactful, cause-driven organisations.



**Temi Odesanya**  
**Community Engagement**  
**Manager, Fair4All Finance**

Temi leads Fair4All Finance's community engagement, connecting our work on tackling financial exclusion with organisations who are helping people in vulnerable circumstances. Prior to this, Temi worked for Social Enterprise UK and Social Firms UK in membership and marketing roles and has been a Relationship Manager in private wealth management. Temi is involved with her local church in various roles, and she has previously volunteered for social innovation and social entrepreneurship projects with UnLtd and the Young Foundation.

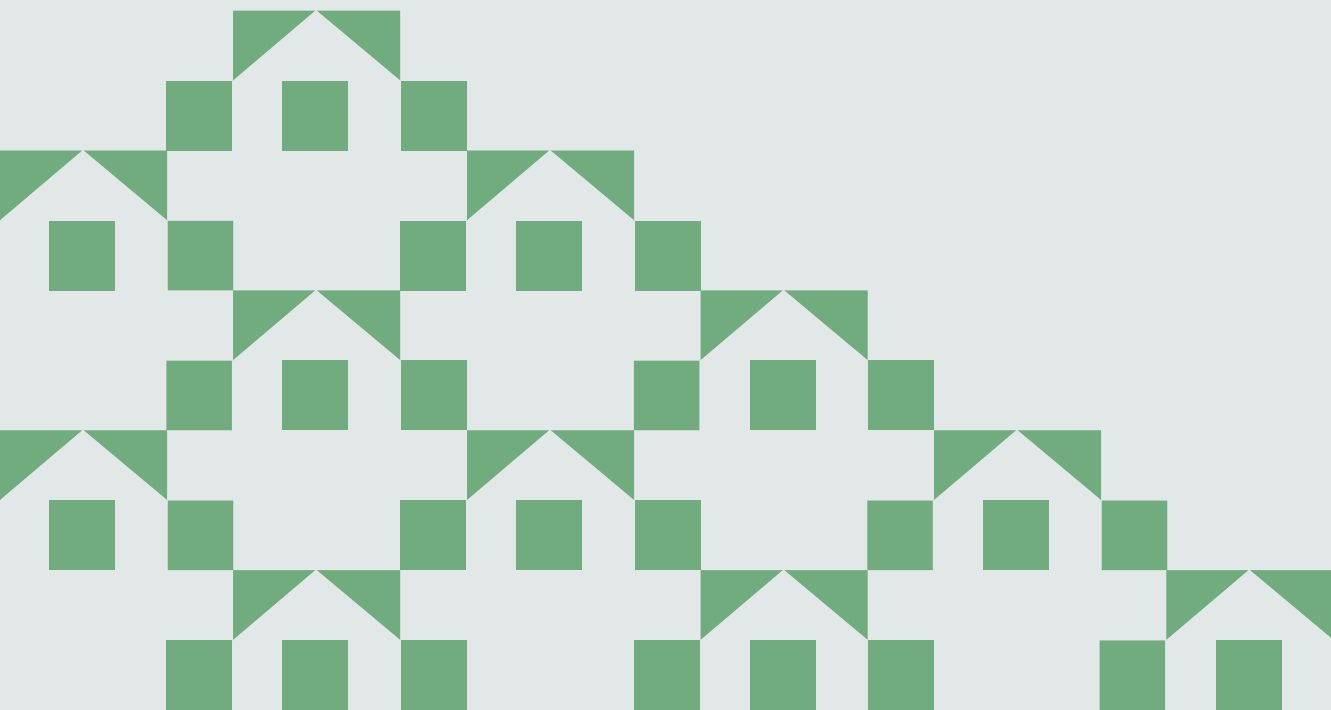


**William Miller**  
**Director of Social Impact,**  
**Southern**

William is Director of Social Impact at Southern Housing and a member of Southern's Leadership Team. He is responsible for maximising social impact across Southern Housing localities. William takes a leading role in supporting residents through affordability-related challenges, in addition to heading up a variety of wellbeing activities, including programmes for young people.

William has previously been Regeneration Director for the Thames Gateway and Head of Housing Strategy and Development with Brighton & Hove City Council.

William is a founding Director of Communities That Work and a leading supporter for Fresh Visions Charity. He is also a Fellow of the Chartered Institute of Housing and a committed mentor with The Housing Diversity Network.



# Contact Our Relationship Managers



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