



The Housing Finance Corporation Limited

**NATIONAL
HOUSING
FEDERATION**

National Housing Federation: Extraordinary Stories



Foreword from THFC's Chief Executive



As we close out the summer and enter the autumn season, I can't help but reflect on the year England's social housing sector has had thus far. With the cost-of-living crisis, stubborn cost inflation, and a raft of other financial and regulatory challenges, England's social housing providers certainly haven't had it easy. One thing has been consistent, however, and that has been the sector's commitment to its core social purpose, along with the myriad of impactful stories that have sprung from that commitment.

The National Housing Federation (NHF) launched its Extraordinary Stories campaign at the 2022 National Housing Summit, which gave social housing providers the opportunity to submit their most uplifting stories to be broadcasted at the Summit. The selected stories showcased a wide range of the sector's most heartening stories, from the provision of veteran housing to partnership working for improved health outcomes.

This year, Extraordinary Stories is back, and THFC is spotlighting the stories of two of our most inspiring housing association borrowers. Whether it is raising critical funds for the Trussell Trust or providing financial support to its most vulnerable customers, Accent Housing and Sovereign exemplify what it means to remain resilient through challenges and help some of the country's most vulnerable families overcome difficulties. The following pages offer a glimpse of the

outstanding positive impact these two housing providers are making for the people and communities they serve.

While Accent Housing and Sovereign are the two providers featured in this submission, they serve as representatives for a sector that is making a positive difference every day. There is no doubt that the last 12-18 months have been extremely challenging, but England's social housing sector has remained steadfast in delivering genuine positive impact for social housing tenants across the country. No matter how many hurdles present themselves, England's social landlords have managed to stay true to their purpose.

That, in my opinion, is truly extraordinary.

Piers Williamson
Chief Executive of THFC

Accent Housing

The More than Homes campaign was conceived by Accent Housing and launched at the height of the COVID-19 pandemic, with the mission of building on the collective power of the social housing sector to support people experiencing food poverty. More than Homes, which hopes to raise £1 million for the Trussell Trust, also works to raise awareness of the social imbalances at play in society and profile the work being done across the UK's housing sector to meet the growing needs of social housing tenants as a result of the cost-of-living crisis. Since More than Homes launched, over £400k has been raised for The Trussell Trust to help tackle food poverty via direct donations to local food banks, or more widely to the Trust's national effort.

CASE STUDY

Anna, a paediatric nurse working full time and living in London with her two young daughters, turned to the doors of a foodbank for the first time when she was left with just 21p to feed her young family.

"My job and role as a mother mean I am a caregiver, and to be faced with the reality that I couldn't do this for my family was difficult to accept. I spent 4 hours staring at the doors of the foodbank from a nearby bus shelter watching volunteers come and go before I plucked up the courage to go in. Little did I know that those volunteers who I'd seen coming and going were actually foodbank users like me. I, like many others, didn't expect to see a foodbank being accessed by people from all walks of life. Ahead of me was a nursery teacher and I spoke to another health care professional. The scale of the issue many now face became very apparent to me and all my preconceived misconceptions quickly faded away. The volunteers supported me with a food parcel, offered me someone to talk to and gave advice on what benefits I was entitled to which I wasn't even aware of. Above anything else, the foodbank staff showed me I wasn't alone, even in my darkest times. I can never repay the Trussell Trust for the support they have given me." – Anna





Sovereign

Sovereign is one of the UK's leading housing associations, with over 60,000 homes spread across the south and south west of England, as well as the Isle of Wight. Established in 1989, Sovereign is driven by social purpose and places customers at the heart of everything they do. Over the last three decades, Sovereign has merged with other housing associations and built thousands of new homes for those that need them most.

CASE STUDY

Like many businesses, Sovereign saw its utility costs skyrocket over the last year due to inflationary pressures and the cost-of-living crisis. This is why, in April 2023, Sovereign had little choice but to increase its service charges. Keenly aware of how this would impact customers, Sovereign went above and beyond to provide them with support during this difficult time.

Not only did Sovereign hold individualised sessions with customers who were struggling to make them aware of what support was available, but they also utilised data to efficiently target resources and proactively identify and reach out to customers most in need of an extra helping hand. Meeting face-to-face, members of the Sovereign team were able to review customers' income and expenditure and give tailored advice on their eligibility for benefits and pension credits.

These interventions were part of Sovereign's sector-leading £3m Customer Support Fund, which was launched last year to provide support to its most vulnerable customers. This provides a range of support – including help with fuel vouchers.

One customer didn't think she was entitled to benefits because of her savings. However, after a thorough review of her circumstances, Sovereign found that her income and savings had no impact on how much pension credit she was entitled to. Sovereign helped her claim these benefits, which opened the door for additional financial help, such as support with health and housing costs, council tax, cold weather payments, and cost-of-living payments.

Another customer under the pension credit age didn't think he was entitled to benefits due to his savings. However, after a thorough review of his situation, Sovereign concluded that he was entitled to housing benefit. Sovereign assisted him to submit a successful claim, which led the way toward accessing further financial support.

By efficiently using data to target support, Sovereign has maximised its impact and made a positive difference to the lives of its customers.

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