



The Housing Finance Corporation Limited

# Health and Housing: What Can Be Done to Help Maintain Tenants' Wellbeing This Winter?

## Key Themes Report



## Foreword from THFC's Chief Executive



As the UK plunges toward another cold winter plagued by the cost of living crisis, the links between health and housing are now impossible to ignore. The way in which homes are constructed, as well as the ability to heat them, are hugely impactful when it comes to social housing tenants' physical health. The opportunity to socialise within their communities and access support is also deeply influential when it comes to tackling mental health issues like loneliness and isolation.

With the health care system under enormous strain and the social housing sector still tackling a range of competing pressures, we felt compelled to do something. We spent many months having conversations with some of the sector's leading experts in health and housing. Then, on 9<sup>th</sup> November 2023, we brought all this knowledge together by hosting a free-to-attend, hybrid seminar in London. Under Chatham House rules, dozens of leaders from the affordable housing sector openly discussed the challenges they and their tenants face, shared inspiring examples of best practice, and collaborated to find solutions to keep social housing tenants healthy – both physically and mentally.

Whilst we are confident that positive social impact will come from the ideas, wisdom, and collaboration that emerged from our seminar, we wanted to do even more. After the event, we donated £7,200 to More than Homes - the housing sector's initiative to raise £1m for the

Trussell Trust – on behalf of everyone who participated in the seminar.

This short report summarises some of the key themes and ideas that were uncovered at the seminar. I hope you find this report useful and interesting as you go about the vital work of ensuring that social housing tenants are safe and healthy, not only this winter but in the winters to come.

If you have any questions or would like to discuss these topics further, please do not hesitate to contact me or one of my colleagues.

**Piers Williamson**  
Chief Executive, THFC

# Setting the scene: The compelling links between health and housing

*Speaker: David Finch, Assistant Director – Healthy Lives team, The Health Foundation*

Conversations around health and housing are taking place like never before, but what do we actually know about the links between these two distinct areas?

The greatest influences on our health come from factors outside of health care, with housing being one of the most significant of these. Housing affects health through three key channels: quality, security, and affordability. Research shows that living in a non-decent home is associated with worse physical and psychological health outcomes. The cost of living crisis has exacerbated housing affordability issues, making it even more difficult for people to afford decent housing.

It is crucial that we recognise these links between health and housing. By doing so, we can do more to safeguard the health of social housing tenants across the UK.

# Health, housing, and the power of integrated care partnerships

*Speaker: Andrew van Doorn OBE, Chief Executive, HACT*

At a time when resources are under increased strain, the power of partnership working to achieve positive health outcomes for social housing tenants cannot be underestimated.

The UK's health care system is experiencing unprecedented demand, with financial and quality pressures, workforce challenges, and political uncertainty adding increased strain.

Integrated care systems (ICS), Boards, and Partnerships drive meaningful change as they utilise cross-sector collaboration to improve health outcomes, tackle inequalities, support broader economic and social development, and forge partnerships with health bodies like the NHS.

By becoming involved with local integrated care systems and partnerships, housing providers can work jointly with local health bodies to improve the health and wellbeing of their social housing tenants.



# Leveraging data to target the UK's hidden health crisis

*Speaker: Helen Langley, Senior Agency Support & Development Officer, Dudley Council*

While few would deny the importance of having quality data, there is a significant knowledge gap regarding how it can be harnessed effectively to help those who are suffering in silence.

By using smart technology such as the smart thermostats, housing providers can collect and analyse sophisticated data on the energy use patterns of their tenants, enabling them to spot abnormalities that may signal distress and offer support before difficult situations become full-on crises.

When smart data analysis is combined with local health partnerships, housing providers can unlock significant social impact.

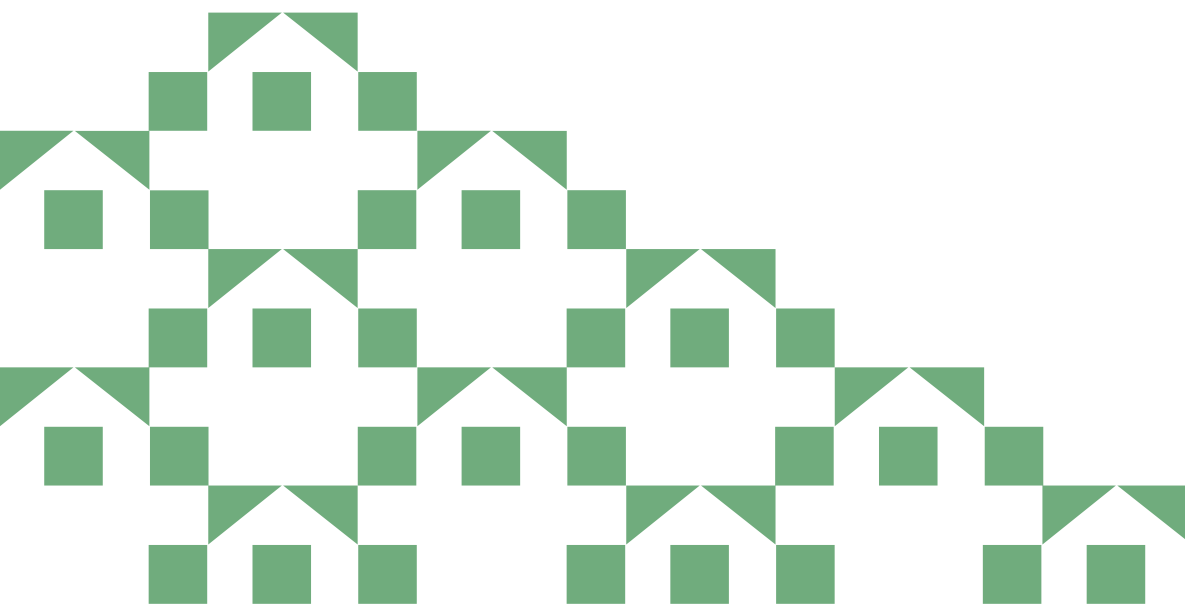
# Mental health: Enriching residents' lives through the use of community hubs

*Speaker: Kirsty Pepper, Managing Director (North Counties), Peabody*

The UK's health crisis is not just a physical one. It is a mental one, too, and loneliness is often at the heart of it.

Community hubs can serve as an excellent tool to bring tenants together under one roof where they can reap the benefits of socialising whilst receiving support in various aspects of life. Housing providers can partner with local charitable organisations to offer their presence at the community hubs, offering support for those that need it.

The mental health benefits stemming from attending community hubs can be significant.



# Breaking down the barriers between housing and health

*Speakers: Sarah Roxby, Executive Director of Housing and Health, Wakefield and District Housing; David Thorpe, Care and Health Manager, Wakefield and District Housing*

The work of housing associations and hospitals is often done in silo, despite the significant overlap that often exists in the people they serve.

The Wakefield District Health and Care Partnership serves as a prime example of what can be accomplished when housing providers and health bodies work together for the greater good of the people that walk through their doors. This collaboration has brought about vital physical, mental, and wellbeing support for the communities in the Wakefield area and has also prevented the need for some NHS services, which has saved money for the public health care system.

# The Legal and General IHE Places Fund: Uniting business, charity and government for better health

*Speakers: Pete Gladwell, Group Social Impact and Investment Director, Legal and General; Dr Angela Donkin, Senior Consultant, UCL Institute of Health Equity*

Amidst the ongoing challenges stemming from the COVID pandemic, the cost of living crisis, and austerity politics, the Institute of Health Equity (IHE) Places Fund has joined the dots between a multitude of groups to examine how the innovative designing of towns and cities, based on the Marmot Principles, can help correct health inequalities across the UK.

In addition to this research, the IHE Places Fund seeks to explore the role that business can play in improving health equality.

As part of the partnership, Legal and General has placed a special emphasis on asking companies about what they are doing to improve health and wellbeing outcomes before investing and advocates for the practice of “Environmental, Social and Governance” (ESG) investing to become “Environmental, Social, Health and Governance” (ESHG) investing.



# The customer voice and why it matters now more than ever

*Speaker: Juliann Hall, Director of Care, Health and Wellbeing, South Yorkshire Housing Association*

As we work to develop solutions to the UK's complex swathe of health and housing issues, it is critical that we do not lose sight of the customer voice.

Despite rising activism and growing efforts to listen to the voices of vulnerable groups, our society is still marred by a systematic habit of "othering," valuable data that goes unused, and virtuous optics that fail to translate to real change. All too often, people with real lived experience of hardship are excluded from conversations about how key services work, in social housing and beyond.

By fostering trust, adopting a human-centric approach, and bringing social housing tenants closer into the conversation, housing providers can take positive steps toward providing services that are genuinely inclusive of the customer voice.

# Warmth, health, and data: Generating positive health outcomes through affordable energy

*Speaker: Solitaire Pritchard, Director of Regeneration, Pobl*

As the UK enters another winter amidst the cost-of-living crisis, fuel poverty is rearing its ugly head once again. So, what can we do to help social tenants stay warm and in better health this winter?

One way to bolster tenants' health is by introducing a minimum heat guarantee scheme, as is currently being trialled by Pobl. By guaranteeing a minimum level of heating in tenants' homes, health outcomes are improved, costs to the NHS due to cold-induced health problems are reduced, and housing providers are incentivised to invest in energy efficiency.

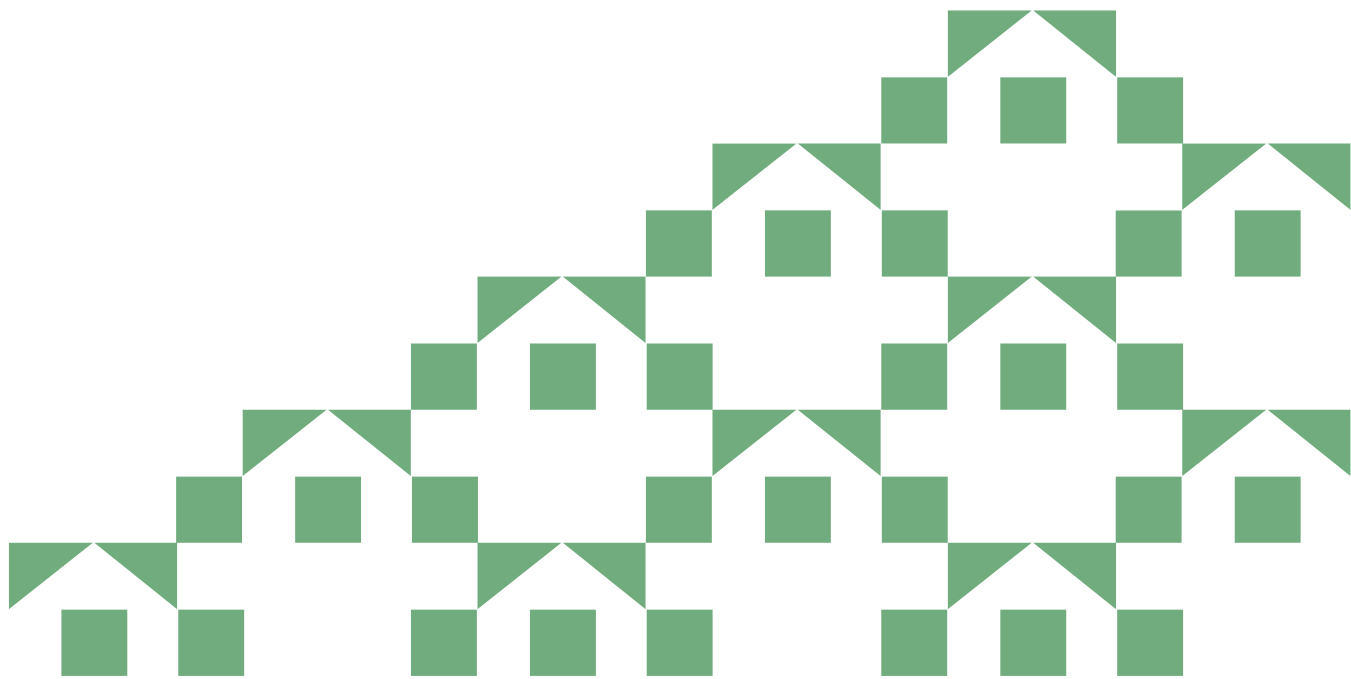


# The Trussell Trust: Providing food and “stubborn hope”

*Speaker: Matthew van Duyvenbode, Chief Strategy Officer, The Trussell Trust*

Sitting in a unique intersection of health and housing, the Trussell Trust supports the physical and mental health of vulnerable Brits every day by providing food and other resources to those who need it most.

With Universal Credit’s standard allowance falling well short of the cost of basic essentials, demand for the Trussell Trust’s services is at an all-time high. Despite the myriad of challenges, the hardworking people behind the Trussell Trust refuse to give up, always holding onto a sense of “stubborn hope” for a better and fairer future.



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