



**EMPOWER
ENGAGE
ELEVATE**

Real Support for Registered Providers

Sponsored by:



Welfare
Together

The
Vulnerability
Initiative

HEALTHY
HOMES
SOLUTIONS

Helping the nation live better

TransUnion[®]

Collaborative Support Workshops

Webinar Workshop Agenda: Predicting Vulnerability Before Crisis – Data in Action



10:00 - Welcome and introduction to the session – Derek Owen (5 mins)

10:05 - The power of data – predicting risk before crisis – Derek Owen, Healthy Homes Solutions (15)

10:20 - Insight to impact – understanding vulnerability through VRS data – Simon Towers, VRS (10)

10:30 - Case study – identifying hidden vulnerability and engaging residents earlier – Derek Owen, HHS VI (10)

10:40 - Real-world impact – supporting residents and reducing debt outcomes – Tracey Stone, WT (10)

10:50 – Breakout workshop discussion – key challenges in arrears, engagement and vulnerability (15 mins)

11:05 – Breakout Feedback (15 mins)

11:20 – Final Q&A

11:30 – Thank you and Close

Webinar Workshop Agenda:
Predicting Vulnerability Before Crisis – Data in Action



Poll #1

Where would you place your organisation today?

HEALTHY
HOMES
SOLUTIONS

The
Vulnerability
Initiative.

In Partnership with:

Vulnerability
Registration
Service

TransUnion®

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Predicting Vulnerability Before Crisis

Turning Housing & Council Data into Preventative
Support Pathways

Derek Owen
Managing Director

- Healthy Homes Solutions – The Vulnerability Initiative
- For Housing Associations & Local Authorities



The Reality on the Ground

Limited resources restrict understanding of residents' true needs.

- 1 Bills, rent and council tax arrears are emerging
- 2 Damp and mould concerns
- 3 Growing mental health pressures
- 4 Increasing fuel poverty related issues

By the time residents seek help, challenges have often escalated.

The real question is

How can we identify risk earlier - and demonstrate meaningful preventative impact?





Focusing on one problem can hide the wider challenges residents face

What We Learned from the Data

When we analysed tens of thousands of households, a clear pattern became visible

 Vulnerability is rarely one issue.

 It is overlapping.

 Financial pressure + health

 Health + damp & mould

 Isolation + debt

 Fuel poverty + mental strain

**The
Vulnerability
Initiative.**

What The Vulnerability Initiative Is

The Vulnerability Initiative is not another system.

It is a structured pathway.

It allows organisations to



1. Clean and enrich household data



2. Identify hidden risk earlier



3. Engage residents in a trusted way



4. Triage them into the right support



5. Demonstrate preventative outcomes

Turning insight into action and measurable impact.

Case Study #1 – Housing Association

From Static Records to Household Intelligence

In partnership with housing providers in Southern England, the Vulnerability Initiative data, the VRS and Trans Union data



We mapped tenant data against **28 million** UK households.



We cleansed and enriched records with TransUnion.



We identified previously hidden vulnerabilities across households that housing providers had not yet recognised.

Results?

- ➔ Not just cleaner data (DOB, wrong data, duplicates)
- ➔ Clearer visibility of vulnerability at household level
- ➔ This changed future engagement with vulnerable residents



From Data Cleansing → To Real Impact

- ➔ £2.1m unlocked directly for households
- ➔ £880 average social value per resident
- ➔ Multi-agency referral activated at scale
- ➔ Preventative intervention before crisis

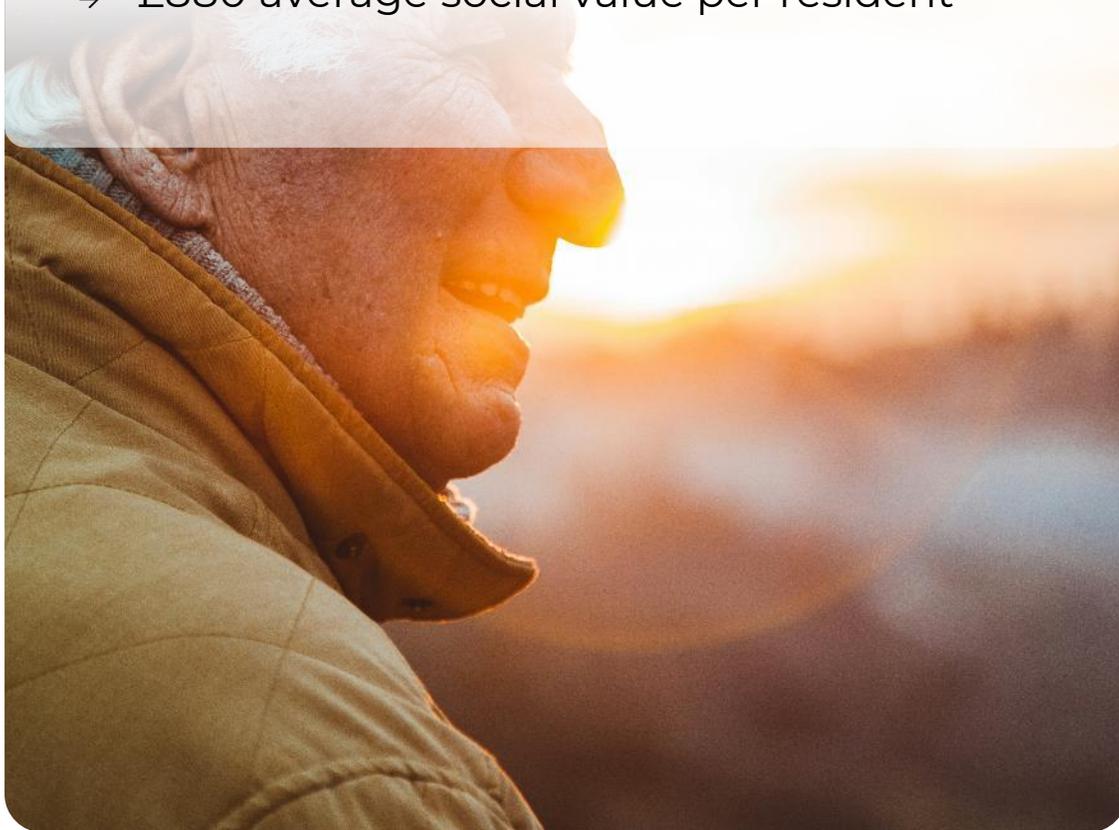


info@healthyhomessolutions.co.uk

➔ for a copy of the latest case studies and CRF case studies

Case Study #1 – Outcomes

- £2.1m unlocked directly for households
- £880 average social value per resident



From Static Records to Household Intelligence

The Vulnerability Initiative to provides greater resident clarity for Registered Providers

Through structured engagement pathways

- Residents moved into multi-service triage
- Average 54 services accessed per household
- <1% duplication across referral partners
- 88 minutes saved per household through single pathway
- Preventative outcomes aligned to CRF frameworks & nationally:



33,000+ residents supported



£29m+ Social Return on Investment



~£880 social value created per household



From Clean Data to Scalable Engagement



The next step is controlled, structured rollout across the full housing portfolio.



We deploy the Vulnerability Initiative across all housing association households using two engagement models



Model 1 – Housing Association Led

Direct outreach using HA branding, introducing HHS VI as the structured support pathway.



Model 2 – Direct Engagement (DPA & Shared Consent)

Targeted outreach directly via HHS VI, with the HA positioned on the back of promotional materials — testing trusted independent engagement.

This tests

- Brand-led trust vs independent engagement
- Response rates
- Depth of disclosure
- Conversion into structured support

What This Enables



Engagement A/B testing at scale



Full portfolio deployment



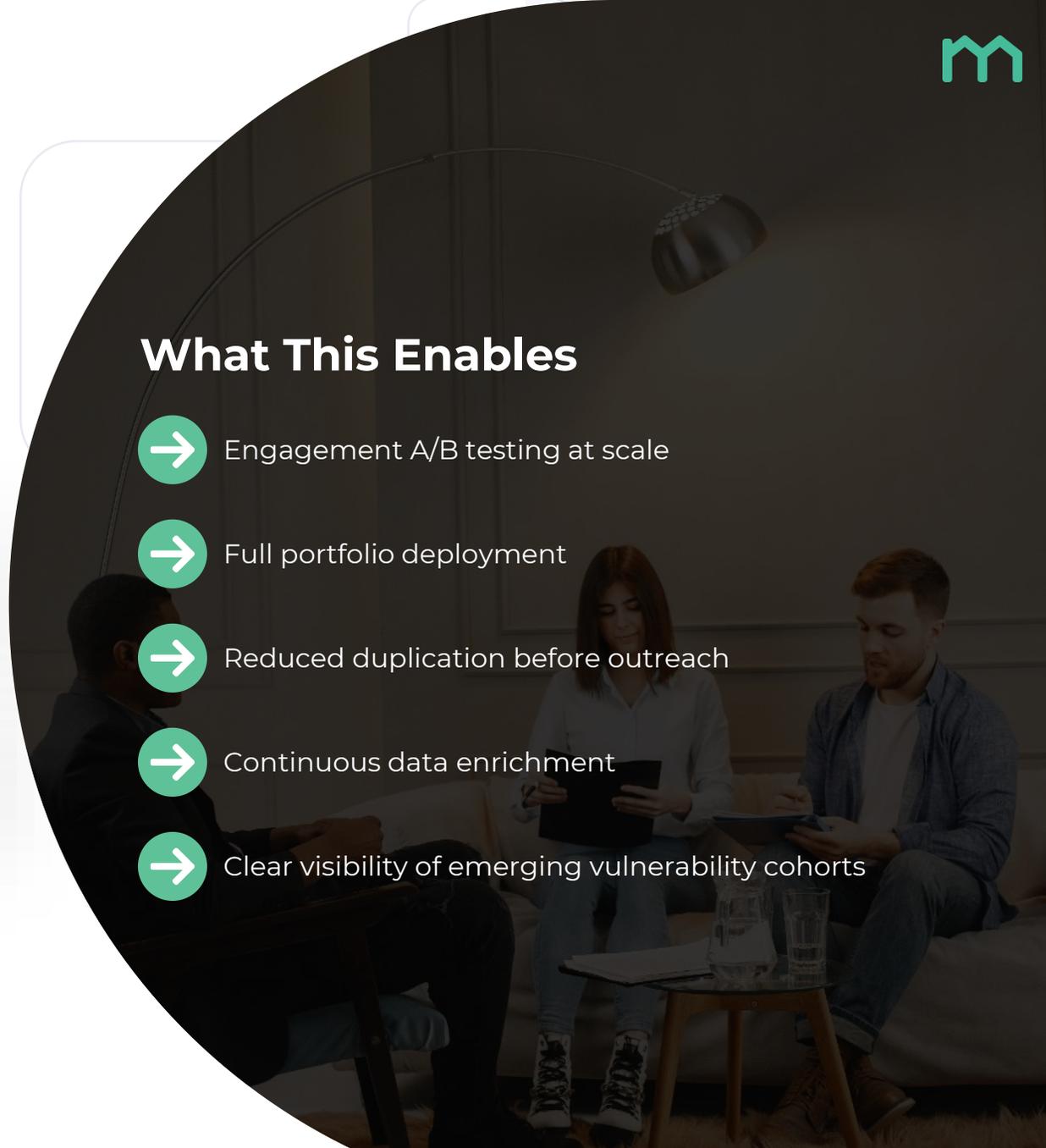
Reduced duplication before outreach



Continuous data enrichment



Clear visibility of emerging vulnerability cohorts



Why This Matters for LA & HA

1. Regulation & accountability increasing
2. CRF, tenant sustainment, and preventative evidence
3. Pressure on stretched frontline teams

What the sector is moving toward

- **Not just responding to a crisis - but demonstrating earlier intervention**
- **Understanding vulnerability earlier across households**
- **Engaging residents before problems escalate**
- **Structured vulnerability engagement enables this shift**



The
Vulnerability
Initiative.



SCAN ME

**See the Vulnerability
Initiative in action**



Vulnerability Registration Service (VRS)

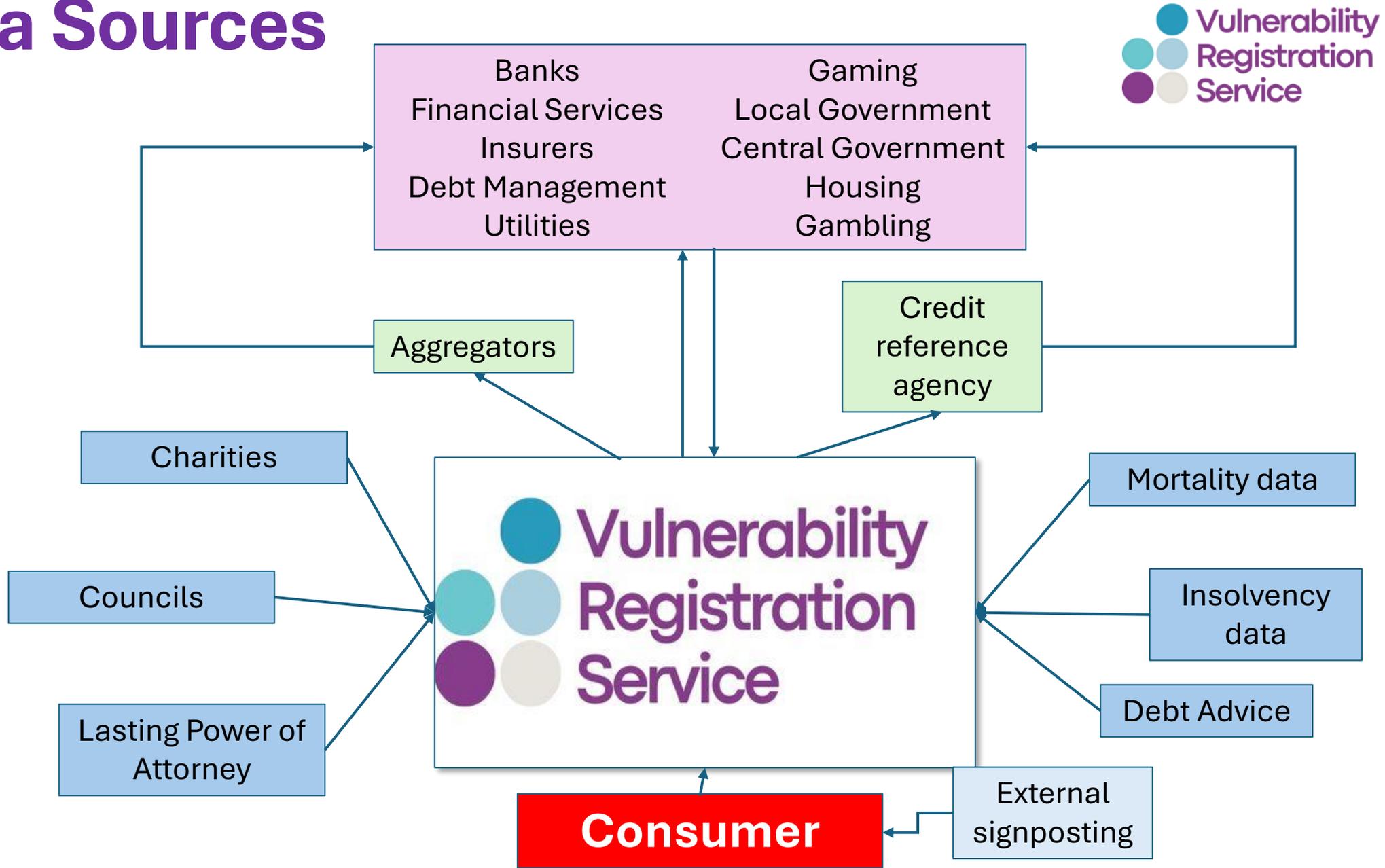
www.vulnerabilityregistrationservice.co.uk

How VRS helps consumers



- VRS allows organisations to **identify** their vulnerable customers, and what those vulnerabilities are, at any point in the customer journey
- People registering with VRS can determine **desired outcomes** and can communicate what action and support they require from service providers
- VRS is the **largest non-financial vulnerability database** sourcing data from, and servicing, multiple sectors
- VRS aims to reduce the need for consumers to communicate their circumstances, multiple times, to the same or different organisations
- Registering with VRS means that those organisations accessing data can
 - Be aware of vulnerabilities upfront, reducing the need to for repetitive conversations and transfers
 - Communicate in a tailored and appropriate way using preferred channels and fast-track to assigned departments or teams
 - Adapt customer journeys and tailor products
 - Determine the reasons for financial difficulty enabling a suitable debt collection and remedial approach
 - Provide the advice and support relevant to an individual's situation
 - Identify where individuals are eligible for benefits, discounts and social tariffs

Data Sources



Identifying vulnerability

Financial Difficulty / Affordability

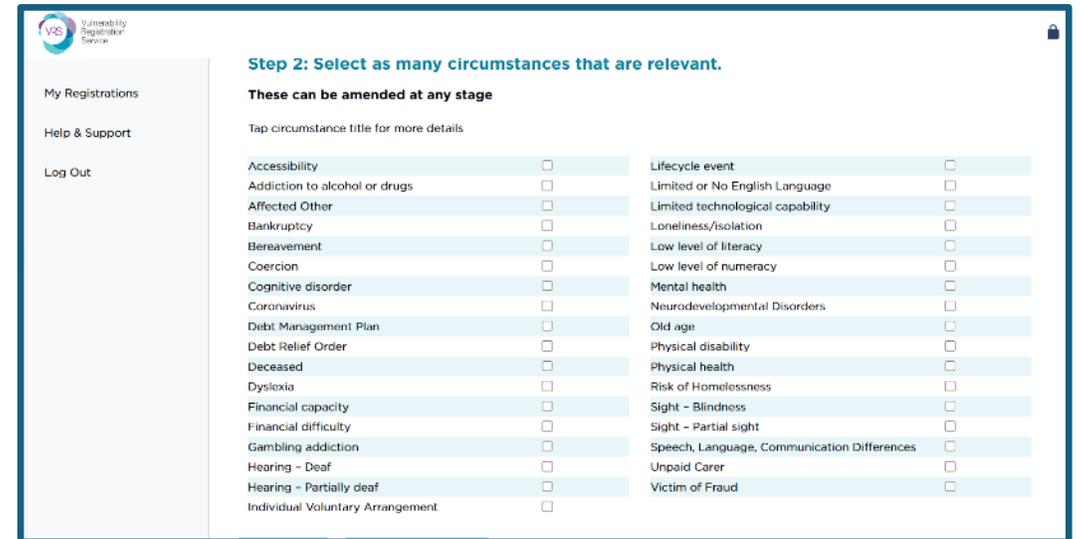
- Financial difficulty flag
- Insolvency and bankruptcy
- Debt Relief Orders
- Debt Management Flags
- Financial Capability

Mental and Physical Health

Accessibility

Life Events

Coercion and Fraud



Step 2: Select as many circumstances that are relevant.

These can be amended at any stage

Tap circumstance title for more details

Accessibility	<input type="checkbox"/>	Lifecycle event	<input type="checkbox"/>
Addiction to alcohol or drugs	<input type="checkbox"/>	Limited or No English Language	<input type="checkbox"/>
Affected Other	<input type="checkbox"/>	Limited technological capability	<input type="checkbox"/>
Bankruptcy	<input type="checkbox"/>	Loneliness/isolation	<input type="checkbox"/>
Bereavement	<input type="checkbox"/>	Low level of literacy	<input type="checkbox"/>
Coercion	<input type="checkbox"/>	Low level of numeracy	<input type="checkbox"/>
Cognitive disorder	<input type="checkbox"/>	Mental health	<input type="checkbox"/>
Coronavirus	<input type="checkbox"/>	Neurodevelopmental Disorders	<input type="checkbox"/>
Debt Management Plan	<input type="checkbox"/>	Old age	<input type="checkbox"/>
Debt Relief Order	<input type="checkbox"/>	Physical disability	<input type="checkbox"/>
Deceased	<input type="checkbox"/>	Physical health	<input type="checkbox"/>
Dyslexia	<input type="checkbox"/>	Risk of Homelessness	<input type="checkbox"/>
Financial capacity	<input type="checkbox"/>	Sight - Blindness	<input type="checkbox"/>
Financial difficulty	<input type="checkbox"/>	Sight - Partial sight	<input type="checkbox"/>
Gambling addiction	<input type="checkbox"/>	Speech, Language, Communication Differences	<input type="checkbox"/>
Hearing - Deaf	<input type="checkbox"/>	Unpaid Carer	<input type="checkbox"/>
Hearing - Partially deaf	<input type="checkbox"/>	Victim of Fraud	<input type="checkbox"/>
Individual Voluntary Arrangement	<input type="checkbox"/>		

Identifying Support Needs

Step 3: Select as many circumstances outcomes that are relevant.

Speech, Language, Communication Differences

Speech, Language, Communication Differences

- I may require more time when speaking
- There may be periods of silence when responding or during conversation
- I might ask to nominate someone to speak on my behalf
- I might want to use 'text to speech' software to communicate verbally
- I may repeat words or sounds whilst speaking
- Please do not interrupt me

Low level of numeracy

Low level of numeracy

- I struggle to understand percentages or decimals. Please explain them in more than one way
- I struggle to calculate total costs based on quantities and price per unit. Please explain them in more than one way
- I misunderstand complex billing methods. Please ensure that I have confirmed my understanding
- Please use clearly explain interest and fees, and total prices.

Low level of literacy

Low level of literacy

- Please use voice-based services if possible
- Please use simple language.
- I will struggle to understand written communications. Please ensure I also receive a verbal explanation

Mental health

Mental health

- My memory is affected, so I would like any conversations to be followed up by an email summary.
- My decision-making is affected, so if I am required to make a decision, I would like clear information and time to consider it.
- I would like a choice of communication channels / I am being overwhelmed by the number of communications I am getting.
- I struggle to understand complex processes or detailed product information / I need to discuss my circumstances with a staff member and help understanding my options
- I need a family member / friend to help manage my accounts. I need to make sure this is authorised.

5

Average number of
Vulnerability Flags selected by
self-registering individuals

53%

Seek better
communications

Supporting individuals



Finding and access the right support can be challenging especially when somebody is facing health, financial, life event or accessibility difficulties. The VRS Portal has been developed to lead people to appropriate support in as seamlessly as possible. We work with partners who offer consumers help whether that be identifying eligibility for benefits, discounts or social tariffs, assistance with income and expenditure, identification of specialist organisations targeted to assist with a particular issue.



How VRS helps



- **Council Tax, Benefits, and Revenue Collection** – supporting fair and ethical debt management in compliance with Local Government Association and Cabinet Office debt management standards
 - Identify residents who may be financially vulnerable or struggling to engage with standard debt recovery processes.
 - Tailor communication to avoid distressing or escalating situations.
 - Prioritise compassionate collections aligned with Best Practice Recovery Guidelines.
 - Council expectation met:
 - Supports the principle of fair and ethical debt management and ensures compliance with Local Government Association (LGA) and Cabinet Office debt management standards

How VRS helps



- **Adult Social Care and Safeguarding Teams** – Care Act 2014 compliance – identifying and protecting vulnerable adults before crisis
 - Provides early warning about residents who may require additional support or well-being checks.
 - Bridges data gaps between agencies (with consent) to enable faster intervention where someone is at risk of harm, isolation, or neglect.
 - Strengthens compliance with Care Act 2014 duties to identify and protect vulnerable adults and deliver preventative support before crisis.
- **Emergency Planning and Resilience** - Civil Contingencies Act 2004 requirements to protect those at greatest risk during emergencies and supports BEIS and DEFRA resilience guidance
 - Helps councils identify vulnerable residents during emergencies (e.g., floods, power outages, severe weather).
 - Enables prioritisation during utility outages or localised incidents.
 - Can align with Local Resilience Forums (LRFs) data-sharing frameworks.

How VRS helps



- **Customer Contact and Digital Inclusion** - Supports the Government Digital Service (GDS) principles of inclusive design and accessible service delivery.
 - Enhances CRM or single-customer-view systems with vulnerability flags.
 - Supports respectful, tailored engagement through multiple channels (not just digital).
 - Helps identify residents in need of assisted digital options or home visits.
- **Housing and Homelessness Prevention**
 - Identifies tenants or residents at early risk of debt arrears due to situational vulnerability.
 - Supports multi-agency early interventions to prevent evictions.
 - Enables more sensitive enforcement, liaising with social care or housing support teams where relevant.
- **Community Wellbeing, Health, and Partnerships**
 - Creates data-led insights for local health and wellbeing boards.
 - Helps target outreach for welfare, financial inclusion, or mental health campaigns.
 - Strengthens partnership working with NHS, DWP, and VCSE organisations.



Conference 2026

Thursday 7 May 2026
The City Ground, Nottingham



Vulnerability Registration Service Conference 2026 -

**'Be Part of the Answer: Vulnerability
Aware, Customer Care'**

Date: Thursday 7 May 2026 - 09:15 - 17:30

Venue: City Ground, Pavilion Road, Nottingham, NG2
5FJ

[BOOK YOUR PLACE NOW!](#)

VRS Conference www.vrs-conference.co.uk



Vulnerability Registration Service (VRS)

www.vulnerabilityregistrationservice.co.uk

**HEALTHY
HOMES
SOLUTIONS**

**The
Vulnerability
Initiative.**

Turning Insight Into Preventative Action

Multi-Channel Engagement, AI Insight & CRF-
Aligned Delivery

**Derek Owen
Managing Director**

- The Vulnerability Initiative
- For Housing Associations & Local Authorities



Why This Matters for CRF Planning

Crisis & Resilience Fund expectations require:

- Early identification
- Coordinated referral
- Measurable preventative impact
- Clear reporting

The VI model already delivers

- Structured referral data
- Household-level vulnerability insight
- Multi-partner safeguarding pathways
- Documented SROI
- CRF-aligned delivery requires structure — not reaction.



Engagement Must Be Designed



Cleaner data is only the starting point.



We deploy structured engagement testing across housing portfolios.



Two models

- Housing Association Led
- Independent Multi-Channel VI Engagement



We test

- Disclosure depth
- Conversion
- Speed of referral
- Evidence informs strategy.

→ **30M digital impressions**

→ **8.2M people reached**

→ **178K landing page visits**

→ **76% call-centre conversion**



Case Study:

Mid Sussex (Disengaged Known Cohort)

Audience

- 2,500 known council tax debtors
- No engagement for 12+ months

Results

- 9% AI survey completion
- 135 financially struggling
- 16% supported
- 21 Welfare Together referrals

Learning

- Hard-to-engage residents disclose
- when engagement feels supportive, not enforcement-led.

12% of hard-to-engage residents disclosed via AI

HEALTHY HOMES SOLUTIONS

CASE STUDY

MID SUSSEX DISTRICT COUNCIL + HEALTHY HOMES SOLUTIONS

The Vulnerability Initiative (HHS VI) & Welfare Together

Driving Three-Times Higher Resident Engagement While Supporting Crisis & Resilience Fund Delivery

Mid Sussex District Council | Council Tax Arrears & Preventative Support Programme

“A coordinated engagement approach enabled earlier identification of residents needing support, helping the council move from reactive intervention toward preventative resilience.**”**

THE CHALLENGE

Mid Sussex District Council sought to engage residents in council tax arrears who were historically difficult to reach through traditional communications.

Alongside financial pressures, many residents were experiencing wider vulnerability linked to wellbeing, energy affordability and household hardship. With the introduction of the Crisis & Resilience Fund (CRF), councils must increasingly demonstrate preventative support and coordinated referral pathways rather than crisis-only responses.

The council required an engagement model capable of identifying need earlier and connecting residents to support before escalation, and then to provide detailed 1:1 support.

OUR APPROACH

Healthy Homes Solutions deployed the Vulnerability Initiative as an independent engagement and triage platform.

- Co-branded HHS VI and Mid Sussex communications issued to 10,000 households alongside annual billing
- Multi-channel engagement including postcards, SMS awareness messaging and AI outbound wellbeing calls
- Simple resident registration capturing household vulnerability and wellbeing indicators
- Automated triage matching residents to relevant support services
- Assisted applications including DWP checks and energy support assessments
- Pre-qualification and referral for the Warm Homes Plan and wider energy efficiency support
- Direct referral pathway into Welfare Together for one-to-one resident support

This created a structured pathway aligned to CRF objectives by identifying residents early and connecting them to preventative

THE RESULTS

Engagement Outcomes

- 10,000** residents reached
- 2,200** residents added to active engagement programme
- 278** completed full wellbeing AI conversations
- 188** residents supported through 1:1 intervention

Programme Impact

- Engagement rates 3x higher than previous outreach
- Earlier identification of financial vulnerability
- Increased uptake of preventative support services

WHY THIS MATTERS

The programme demonstrates how councils can use structured engagement and coordinated referrals to support Crisis & Resilience Fund delivery — helping residents access support before crisis escalation while providing measurable outcomes and evidence of preventative intervention.



Email for a copy of the latest case studies and CRF case studies

Case Study

West (Low Digital Cohort)

AI TESTING

HEALTHY HOMES SOLUTIONS

The Vulnerability Initiative

WALES & WEST UTILITIES

CASE STUDY

DELIVERING SCALABLE VULNERABILITY ENGAGEMENT ACROSS WALES AND SOUTH WEST COMMUNITIES



“Independent engagement combined with coordinated support enabled large-scale identification and support of vulnerable households across multiple regions.”

Wales & West Utilities | HHS Vulnerability Initiative (VCMA)

THE CHALLENGE

Wales & West Utilities required a proactive engagement model capable of identifying and recruiting vulnerable households earlier while supporting carbon monoxide awareness, PSR uptake and wider wellbeing outcomes.

Traditional approaches struggled to reach residents not already known to services and often addressed single issues rather than interconnected vulnerabilities such as financial hardship, health concerns and housing conditions.

A scalable, measurable solution was needed to move residents from awareness into real support while delivering demonstrable social value.

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Resident Outcomes

- 10,460 residents recruited
- 5,612 PSR registrations
- 7,955 residents referred for direct support
- 19,266 support interventions delivered
- Average 2.4 services per household

Social Value

- £16.7m Ofgem value delivered
- £26m wider social impact generated

WHY THIS MATTERS

The programme demonstrates that vulnerability is rarely driven by a single issue. By combining trusted independent engagement with coordinated multi-agency support, WWU created a scalable pathway delivering preventative intervention, stronger community resilience and measurable social impact.

Audience



5,000 cold-data households, in deprivation, low digital capability, single occupancy homes

Results

- ➔ 25% AI calling survey completion
- ➔ 53% helped through programme
- ➔ 16% supported by Welfare Together
- ➔ 21% requested callback

Learning

- ➔ Physical media + AI sequencing improves trust
- ➔ Low-digital does not mean low-engagement

Devon & Cornwall (Case Study)

Recruiting Vulnerable AI TEST

The Vulnerability Initiative

Are you or someone you know feeling vulnerable?

You're not alone.
Free help and support is available.

We can support you with

- ✓ Mental health support
- ✓ FREE Benefits Checks
- ✓ Energy Bill payments
- ✓ Access to various support services
- ✓ 15,000+ UK residents helped last year

Expect a call from Sandra, our friendly AI Agent, who will call in the next few days to see if you or your family need help.

It's a free, easy to use and trusted service. We're here to help you.

Learning

- Sequenced outreach builds trust.
- AI becomes a listening layer.

Audience

- 5,000 residents
- No engagement 12+ months
- Council tax unpaid 12+ months

Method

- Postcard (1 week prior)
- SMS (morning of contact)

AI voice outreach
All 5,000 contacted in under 7 minutes

Results

- 25% completed AI survey
- 79 financially struggling
- 21% requested a callback from Welfare Together
- 53% supported

Continuous Cohort Intelligence

As residents engage, patterns emerge

- ➔ Damp & mould clusters
- ➔ Fuel poverty spikes
- ➔ Mental health pressure
- ➔ Arrears escalation signals

This informs

- ➔ Outreach design
- ➔ Resource allocation
- ➔ Preventative modelling
- ➔ CRF reporting

- ➔ 62% of members live on £31,000 or less
- ➔ 44% classed as struggling families
- ➔ 65% in Council Tax bands A–B
- ➔ This is predictive intelligence — not reactive response.

The Vulnerability Initiative

Worried about paying your energy bills?

Your step-by-step guide to getting help and support

Top Tips
Simple ways to cut your energy costs

Support
Find out what support you can get with your bills

If you need help with your bills, scan the QR code to register for free support from our team

www.thevulnerabilityinitiative.org

The Vulnerability Initiative

Coping with Damp and Mould

A Practical Guide to Damp and Mould Issues

Developed by HEALTHY HOMES SOLUTIONS

Top Tips
Top tips to prevent damp and mould

Support
Support options for your home

If you are feeling vulnerable, scan the QR code to register

www.healthyhomesolutions.co.uk

Where To Find What You Need

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www.healthyhomesolutions.co.uk

1 Understanding Damp, Mould and Your Health

Living in a damp home isn't just unpleasant, it can seriously affect your health and wellbeing. This is especially true if you have existing health conditions or a weakened immune system.

Who Needs to Be Extra Careful?
Anyone can be affected by damp and mould, but some people need to take extra care:

- People with breathing problems, allergies or respiratory issues
- Children whose asthma attacks are more severe
- People with kidney conditions
- Anyone receiving medical treatment
- Adults who may have weaker immune systems, making them more susceptible to infections and respiratory issues
- People with disabilities i.e. who can't reach windows
- Those with weakened immune systems

See our checklist on page 16 for more info

You're Not Alone
Damp and mould can affect anyone, especially if you're recovering from illness, managing a long-term condition or caring for someone who is vulnerable.

If you are feeling vulnerable, scan the QR code to register with The Vulnerability Initiative

Understanding Damp & Mould 3

Where To Find What You Need

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Section 6: Partner Support Services	Page 8
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Section 10: Bigger Changes with Professional Support	Page 12
Section 11: Action Checklist	Page 13
Section 12: Top Tips for Managing Your Energy Bills	Page 14
Section 13: Quick Reference Guide	Page 15

www.thevulnerabilityinitiative.org

1 Your Energy Savings Guide

Life is full of unexpected challenges, whether you're facing financial difficulties, struggling to pay your energy bills or feeling overwhelmed, just know you're not alone. Healthy Homes Solutions and our Vulnerability Initiative are helping to support people just like you across the country, offering a wealth of practical help and guidance when you need it most.

Your Step-By-Step Guide
This booklet is more than just a collection of support services, it's a step-by-step guide to the support available to help you stay safe, warm, and independent. This includes areas like benefits checks, energy efficiency, access to grants, mental health, and more.

The Vulnerability Initiative
Healthy Homes Solutions created the Vulnerability Initiative to provide access to free support and advice from a wide range of partners who are here to help. Our dedicated team is here to help you understand these services, making sure you get the support you deserve, without adding to your stress.

Remember!
Your well-being matters, and every small step counts.

Looking for help and support now? Scan the QR code and our team will help you get support.

Your Energy Savings Guide 3

Joint Programme Support (CRF-Ready Infrastructure)

A structured partnership includes



82% of residents signed up to PSR by proxy

24,000+ PSR registrations

This is CRF-aligned preventative infrastructure.

Supporting Frontline Teams

Structured engagement reduces pressure by

- Reducing duplicated referrals
- Consolidating triage
- Capturing evidence automatically
- Saving time per case
- Average 88 minutes saved per household
- Through single multi-service triage pathway
- Preventative systems should protect residents and teams.
- Preventative modelling
- CRF reporting
- This becomes a living vulnerability intelligence model.
- Not a one-off campaign.





Preventative engagement is

- Data-informed
- Human-led
- Structured
- Measurable
- CRF and Tenant Sustainment - aligned
- 32,000+ residents supported
- £29M+ social value delivered
- Resident-centred.
- 88 minutes saved per case

Are You AI Ready?

FREE AI & Data Readiness Health Check

For Housing Associations & Local Authorities
Take our free AI Healthcheck

Take the AI & Data Readiness Health Check

A short sector diagnostic tool designed for
Housing Associations and Local Authorities.

Complete the health check and receive a **personalised PDF report**
showing your current readiness level key opportunities
for improvement practical next steps.

www.healthyhomessolutions.co.uk/ai-health-check/



SCAN ME



Welfare
Together



Expert Intervention for Vulnerable
Customers - Enhanced Support,
Better Outcomes.

Who we are

Wt Founded in 2022 by me (Tracey Stone), drawing on my **25 years' experience in local authority debt recovery** and at all levels of the **enforcement industry**.

Wt My vision was to fill a gap in the market for **enhanced support for vulnerable residents** that would improve people's lives, strengthen community resilience and offer maximum commercial and **social return on investment (SROI)** to Registered Providers of social housing.

Wt Now an **award winning team** that has **helped individuals save more than £800,000**.



Board
Director



What we do

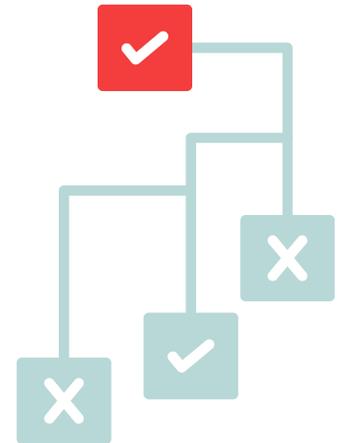
- Wt We partner with our clients (Local Authorities, Housing Associations, Enforcement Firms and other creditors) to provide **proactive, tailored early intervention support** for those who can't pay
- Wt We do this by helping vulnerable customers **navigate complex and overwhelming systems** to find **proportionate, fair and sustainable debt resolution** outcomes, based on their **specific circumstances**
- Wt Our essential services include:
 - financial guidance/relief
 - income maximisation
 - mental health support and crisis intervention



How we do it

Meeting customers at the point of need:

- Wt Combining leading data sources, sophisticated profiling / segmentation, and personal engagement, we identify those that **can't pay** from those that won't.
- Wt Our Welfare Officers **personally engage**, assess holistic circumstances, find **optimum recovery / support pathways**, engage advice partners, signpost and maintain contact.
- Wt We turn **insight into action** not just awareness so that individuals can actually access the benefits and other support they need. This improves **end-to-end customer journey outcomes**, not just tool usage.



Our Specialist Expertise

Stigma, fear of judgment, lack of awareness, complex systems and / or digital **barriers can prevent people from seeking help.**

WT We offer an **intimate service**, taking the time to hold customers' hands through the whole process. We use **empathy and actively listening**, offering a welcoming space with clear communication.

WT **Early recognition** = effective support. Early intervention = **better outcomes**, less stress, lower costs.

WT Our partnerships with the Housing Associations Charitable Trust (HACT), Charis Shop and Healthy Homes Solutions' Vulnerability Initiative enables us to provide immediate additional assistance to customers facing hardship.



Our clients



Welfare
Together



Making tools work

Providing access to tools like **Benefits Calculators** creates awareness of entitlement but this doesn't always lead to action. Some customers need our **additional support** with the 'last mile of the journey' including:

- W_T Completing complex application forms
- W_T Contacting multiple external agencies
- W_T Navigating social tariffs or benefit systems



Our partnership with **Policy in Practice** gives **creditors of all types including major lenders** access to their 'Better off Calculator' supplemented by our enhanced support to ensure that the most vulnerable customers can **complete the whole end-to-end journey**.

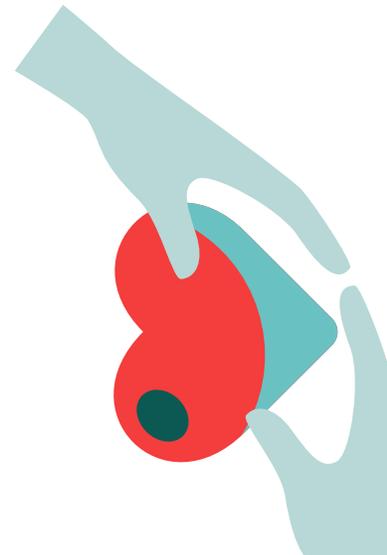


Why work with us?

Have a positive social impact by getting it right first time:

- WT Prevent hardship** (which may result in homelessness / need for emergency accommodation), manage future liabilities, avoid cycles of debt, reduce stress / vulnerability and **improve financial resilience**.
- WT Minimise unrecoverable costs** (eg summons), save time / resource on training & data costs, and focus your expert resource on appropriate cases to **maximise income**.
- WT Increase successful benefit uptake**, reducing repeat contact.
- WT Build trust** in your organisation as supportive and responsible.

46.03 %
customer
contact rate



Why now?

The £1bn Crisis & Resilience Fund launching 1 April 2026 (replacing the Household Support Fund and discretionary housing payments) aims to build long-term resilience by providing emergency support for financial shocks, reducing mass reliance on emergency food parcels.

- WT Councils are encouraged to shift from reactive aid toward proactive, targeted support
- WT Local authorities must use a portion of the funding to support services that prevent crises.
- WT The government wants to see fostering of partnerships and the provision of more direct, flexible support to vulnerable individuals.



Case Study: Addressing Extreme Financial Distress

Miss W was referred to Welfare Together from a debt surgery where she sought **urgent assistance with covering essential expenses** despite working. We quickly identified that she was nutritionally deprived, resulting in health concerns and significant mental / emotional distress. **We helped her secure:**

-  Immediate hardship payment / Food Bank voucher
-  Housing benefits
-  Debt advice
-  Assistance with essential goods
-  Ongoing support from local network



Case Study: Understanding Unique Circumstances

We helped a **family with a disabled son** access specific financial reductions which had not been previously applied to their account, **reducing their council tax arrears of more than £5,000 to £857**. We provided:

- Wt** A detailed assessment of the family's unique circumstances to identify what the local authority's segmentation / profiling alone had missed.
- Wt** Guidance and support with **completing the necessary forms** for both disabled band reduction and carer's disregard.
- Wt** Direct communication with the council on their behalf.

Reventus



Case Study: Targeted Cost of Living Support

We were commissioned to deliver a **targeted cost-of-living programme** to identify residents experiencing financial vulnerability and provide early intervention before issues escalated. Using a data-led approach, the project focused on increasing benefit take-up, reducing financial pressure, and supporting **long-term household stability**.

- Wt** 2,431 households reviewed - 101 received benefit checks, 49 eligible for potential benefit application support, 101 supported with social tariffs, 6 received direct hardship support
- Wt** £159,236.50 identified for residents
- Wt** £15.92 return for every £1 of grant funding invested





Welfare Together

support@welfaretogether.co.uk

01327 228595



HEALTHY HOMES SOLUTIONS



Webinar Workshop Agenda:
Predicting Vulnerability Before Crisis – Data in Action



Poll #2

What is your biggest preventative challenge right now?

Webinar Workshop Agenda: Predicting Vulnerability Before Crisis – Data in Action



BREAKOUT SESSION – 15 mins

We've talked about:

- Data cleansing
- Multi-channel engagement
- AI sequencing
- Preventative modelling
- CRF alignment & Tenant Sustainment / Tenancy Support Programmes

Now we'd like to bring this back to you.

In small groups, with your "room host" we'll explore:

Where preventative opportunity exists in your organisation today -
and what practical change could be made.

Webinar Workshop Agenda:

Predicting Vulnerability Before Crisis – Data in Action



BREAKOUT SESSION – 15 mins

You have 15 minutes.

In your group, please agree:

- 1** One key preventative gap
- 2** One underused data opportunity
- 3** One engagement barrier
- 4** One practical change you could trial
- 5** One metric that would demonstrate success

Your Host will be your spokesperson as part of the 3 mins feedback to share the findings of the breakout session

Webinar Workshop Agenda: Predicting Vulnerability Before Crisis – Data in Action



BREAKOUT SESSION – FEEDBACK

In your group, you discussed:

- 1 One key preventative gap
- 2 One underused data opportunity
- 3 One engagement barrier
- 4 One practical change you could trial
- 5 One metric that would demonstrate success

EACH HOST NOW PRESENT your feedback

Webinar Workshop Agenda:
Predicting Vulnerability Before Crisis – Data in Action



Poll #3

Was today's session helpful for your organisation?

Webinar Workshop Agenda:
Predicting Vulnerability Before Crisis – Data in Action



FINAL Q&A

NEXT WEBINAR

Tuesday 21st April 11:30

**Webinar Workshop:
Engagement & Resident Support in Action**



For **Local Authorities**, the session explores how these approaches can support delivery of the **Crisis & Resilience Fund (CRF)**, which from April 2026 replaces the **Household Support Fund** and **Discretionary Housing Payments**, with greater emphasis on both **financial crisis support and longer-term resilience building**.

For **Housing Associations**, the same approach can help strengthen **tenancy sustainment and cost-of-living support programmes**, enabling providers to identify vulnerable tenants earlier and connect them with the right support before issues escalate.

Telsolutions & Welfare Together & Ascendant Solutions



*In Person Event
Thursday 16th April 2026*

09:00 – 17:00

Toynbee Hall, 28 Commercial St, London E1 6LS, UK

Join us at Innovations South: Thursday 16th April 2026, Toynbee Hall, London – for housing & rents managers, revenue managers, heads of service, and digital transformation officers.

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Vulnerability
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In Partnership with:

Vulnerability
Registration
Service

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Welfare
Together

THANK YOU

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