

tech

The HEART of technology in housing

technology enabled care in housing

Link Housing

Registered Social Landlord

- Established 1962
- 12,000 tenants
- 23 local authority areas
- 135 staff
- Housing management, advice services, intensive housing support

About Lightning Reach

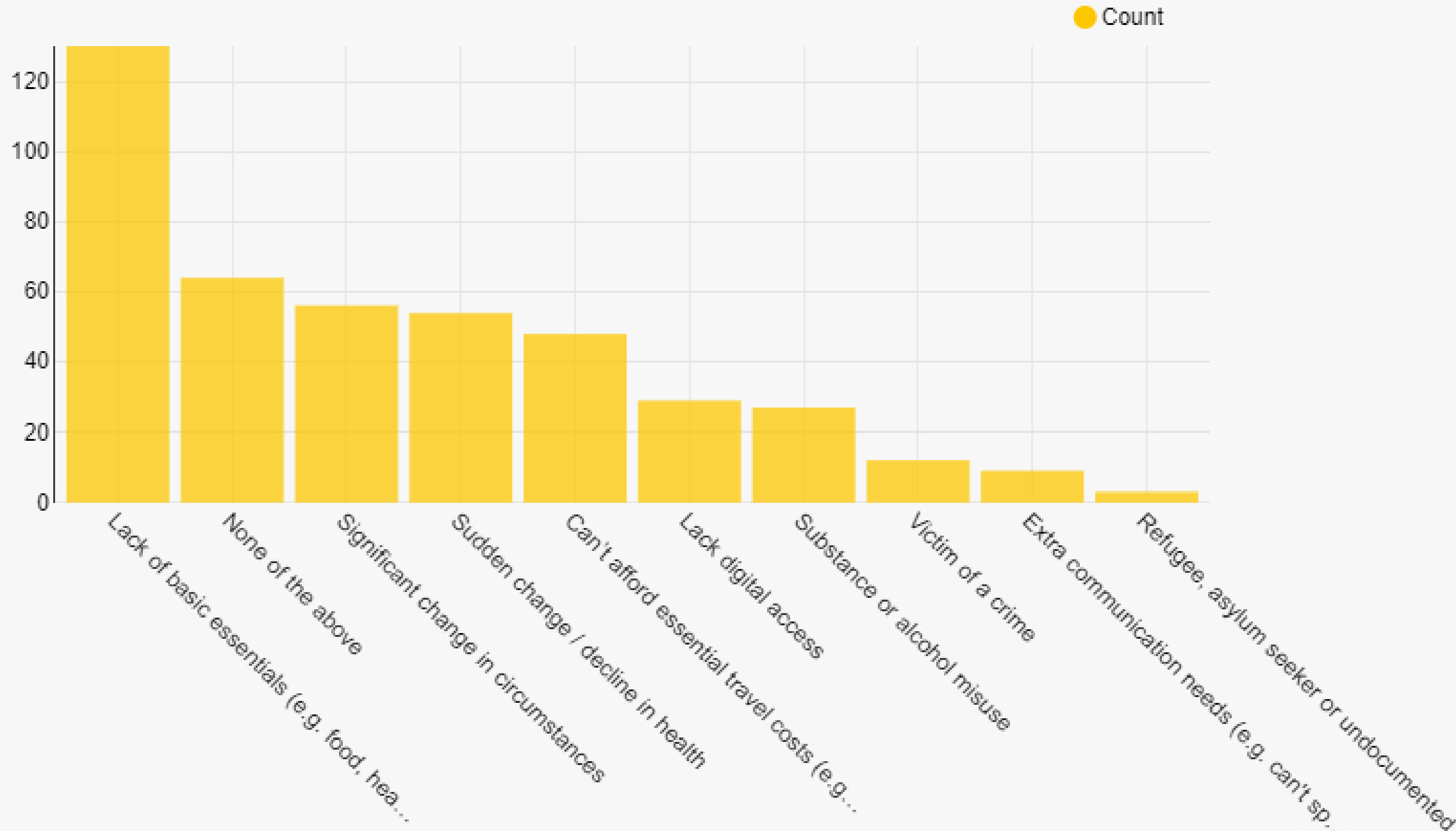
- **Financial support portal** making it easy for people to access a wide range of personalised support in one place (e.g. grants, help with bills, benefits)
- Working with leading partner organisations to **reach and support vulnerable clients** more quickly and effectively through innovative, streamlined platform
- Facilitated **>£15m** in grants to individuals, with **>130,000** users registered over the last 2 years



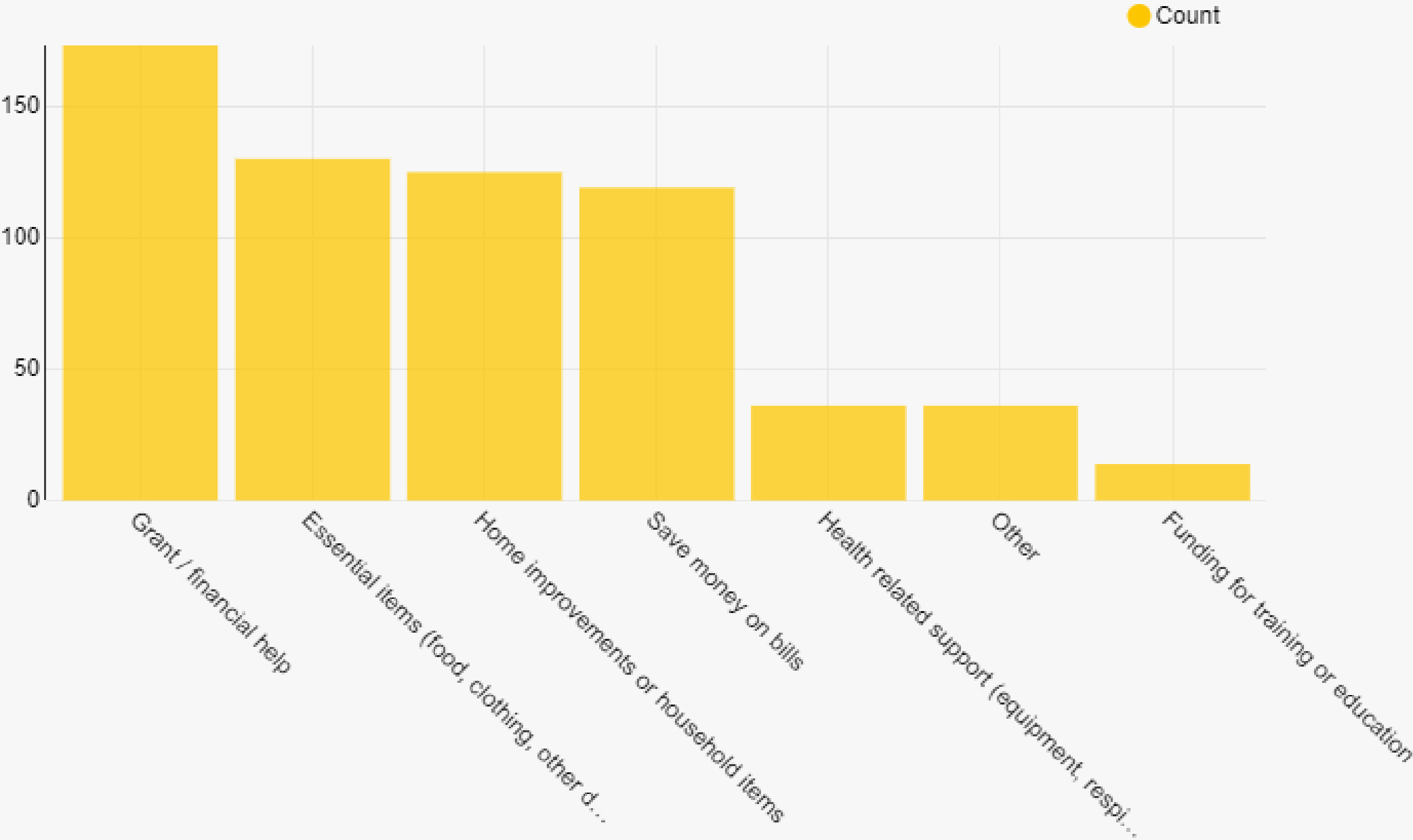
Financial Inclusion – Why?

- There are rising numbers of tenants falling into financial hardship and struggling with rising costs, with these numbers increasing amidst the cost of living and housing crisis.
- It is becoming harder for Housing Association's to sustain the levels of demand, with staff becoming increasingly burdened with the level of administrative tasks.
- Frontline staff have reducing capacity for other responsibilities, increasing stress and reducing the overall quality of the interaction.

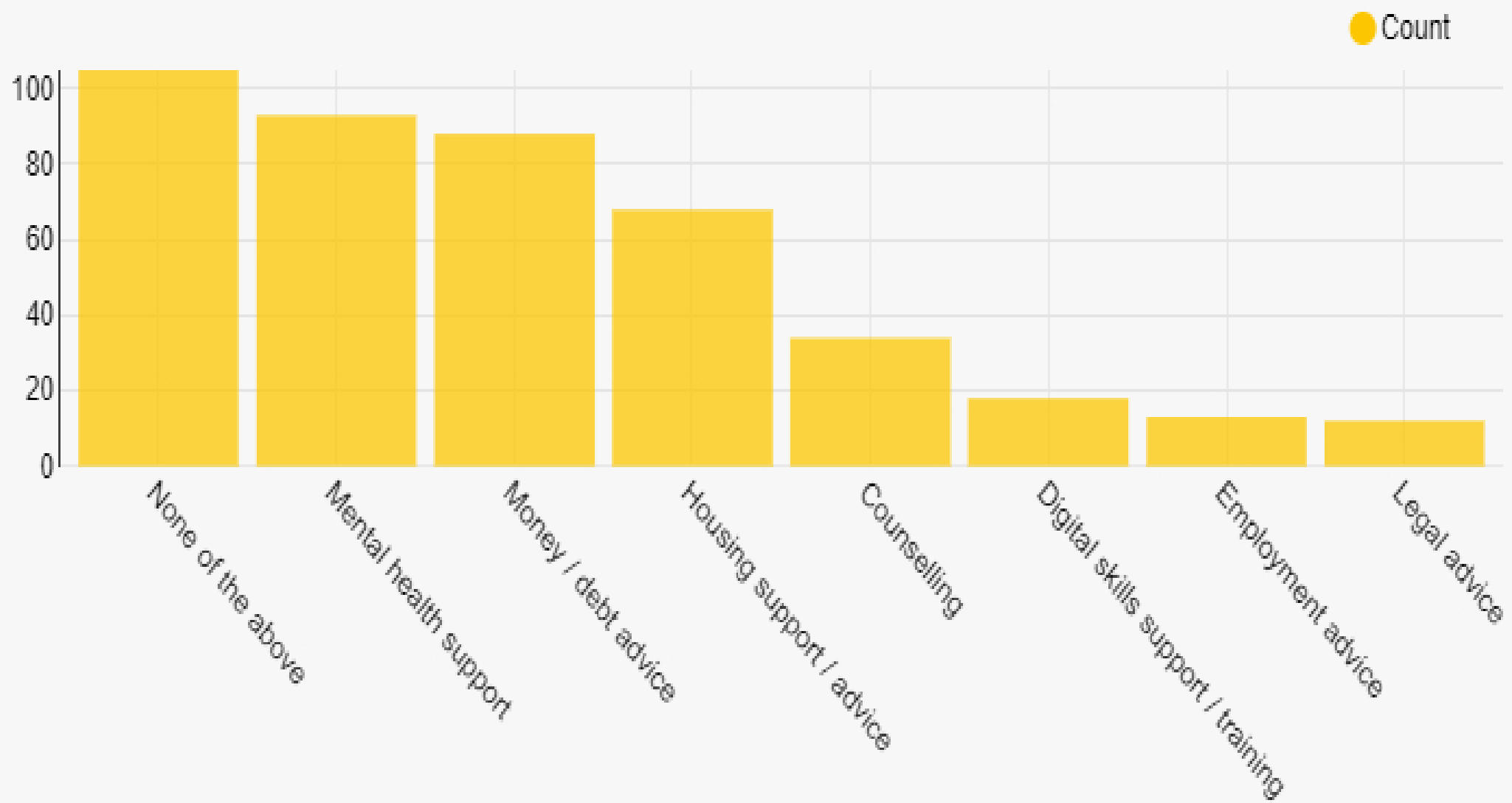
Users description of household circumstances



Areas where user has requested financial support



Areas where users asked for support and advice



Why personas?

Humanise the data –
who are the individuals
behind the numbers

Empathy allows you to
see users as whole
people, not just as data
points

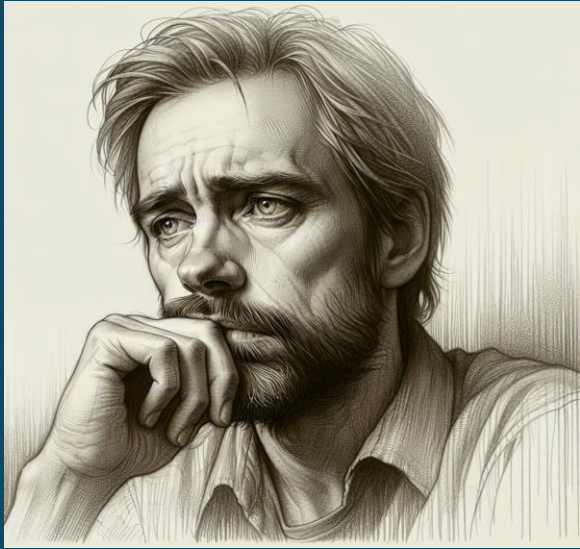
Enhanced
understanding of users
needs, behaviours and
motivations

Transform raw data
into meaningful
insights that reflect the
true experiences and
needs of individuals.

User centred design
processes

Efficient Resource
Allocation –
understanding user
priorities guides design
processes

See the person –
holistic overview



John - 'the guy next door'

Age: 40-50 years old
Ethnicity: White
Lives: Edinburgh
Housing: Social rented
Children: No children

Employment Status:

Unable to work due to disability or health condition, likely related to mental health.

Circumstances:

- Lacks basic essentials (food, heat)
- Experiencing isolation/ loneliness
- Needs furniture or home improvements

Income: £0, receives benefits

Household Debts: Yes

Financial Support Requests: Has requested financial help

John's needs

Stable financial Support

Access to health service (mental and physical)

Social connection and support networks

Furniture and home improvements assistance

Guidance on Debt management and financial literacy

Pain Points

Financial instability

Mental health challenges and loneliness

Lack of essential resources

Navigational Barriers in accessing help

Opportunities

Streamline access to financial assistance

Introduce peer support/ community group

Provide holistic case management

Develop partnerships for essential resources



Aisha - ‘the lady on the school run’

Age: 25-30 years old
Ethnicity: Asian/ Asian British
Lives: East Ayrshire
Housing: At risk of homelessness
Children: Has children

Employment Status:

Employed

Circumstances:

- Significant change in circumstances
- Experiencing relationship breakdown
- Requires support to stay in home

Income: £1001-1500

Benefits: Receives no benefits

Household Debts: No

Financial Support Requests: Essential items like food and clothing

Aisha’s needs

Support to secure tenancy

Support to navigate financial assistance landscape

Financial support to meet her and her children’s basic nutritional and clothing needs

Pain Points

Stressful circumstances – mental health and wellbeing impact

Transitioning from a dual-income to a single-income household

Monthly outgoings affordability concerns

Navigating financial assistance- no previous experience

Opportunities

Streamline access to financial assistance

Support to maintain tenancy as sole occupier with dependents

Develop partnerships for essential resources



Through the Lightning Reach portal
Melba received support from:



Melba

Edinburgh, Scotland

"I am very satisfied, the word itself, 'Lightning Reach' really describes it, it gives light to us, especially to me."

Surviving on limited support

Melba, a 65-year-old woman living alone in Edinburgh, Scotland, is facing several financial challenges. She currently lives in a Link Housing property, where the council covers her rent, but she relies on £65 per week through Edinburgh Council's migrant support to meet her basic needs.

Managing her limited income has become increasingly difficult with the rising costs of essentials like food, gas, and electricity. Melba currently rations her energy use, however, rising prices have made this hard to achieve. A significant challenge for her is not knowing what additional support she is eligible for, leaving her uncertain about improving her situation.

Discovering hope with Lightning Reach

For the previous two years Mary has relied on vital support from Lightning Reach partner Charis through their Park Homes Warm Home Discount scheme. This is an Ofgem approved scheme, which enables residents living in a park home in England, Wales or Scotland to apply for a £150 payment to help towards the cost of their energy bills.

"Charis has been fantastic, for the last two years I have applied for £150 in energy support, it has been a godsend. I can't thank them enough, they've been amazing."

Discovering a new way to find and apply for support

Melba discovered the Lightning Reach portal through an email from Link Housing. She went on to apply for Link Housing's Welfare Rights Service which provides their tenants access to free and confidential welfare benefits advice. Although she wasn't sure what to expect, she was encouraged by the potential for support and completed her application.

"The response after submission was so quick, I didn't expect it, I expected a response in 3 working days but got a response in an hour."

Melba was also matched to a variety of support options, including assistance with gas and electricity bills, easing the financial burden that had been weighing on her.

"That was amazing, and I was really surprised. I have told my friend that I am so happy that there are organisations that are there to help."

A brighter future

The support Melba received through the Lightning Reach portal provided her with immediate relief and peace of mind. In addition to helping her manage her energy costs, Link Housing is now reviewing her situation to see if she qualifies for future benefits. She was also given a number to contact Age UK for further assistance and received a food voucher for a local food bank.

"It feels like an overflowing blessing, they are providing support and advice for me."

The impact on Melba's life has been transformative.

"It's like I have peace of mind from receiving this unexpected blessing, it has helped with my stress."

The impact on Melba's life has been transformative.

"It's like I have peace of mind from receiving this unexpected blessing, it has helped with my stress."

This unexpected support has made a positive impact on her well-being.

"Somebody you are not expecting is behind you, extending their hands to help you, you can manage to survive."

For Melba, the Lightning Reach portal has not only provided financial support but also given her hope for a more secure future.

"Never give up, there is always someone to extend help. In every darkness, there is light."

Melba's story demonstrates the power of timely and relevant support, showing how essential it can be in providing relief and improving quality of life during challenging times.

*Unlocking Unclaimed Aid:
A Digital Response to Economic Hardship*

*Digi Fest 2024 **WINNER**
(service development)*

Thank you for listening!

Stephanie Elliot - SElliot@sfha.co.uk

Cheryl Stevenson – Cheryl.Stevenson@scottishcare.org