

Ask and Act

Housing Associations Going Upstream to Prevent Homelessness in Scotland

**Learning Report from the Scottish Government
'Upstream' Homelessness Prevention Fund 2025-26**

Executive Summary

The Upstream Homelessness Prevention Fund was a £1 million Scottish Government initiative in 2025-26, jointly administered by the Scottish Federation of Housing Associations (SFHA) and Homeless Network Scotland (HNS).

It supported seven local partnerships between Registered Social Landlords (RSLs) and third sector organisations to test practical, upstream approaches to homelessness prevention ahead of the Housing (Scotland) Act 2025 'Ask and Act' duties.

Preventing homelessness is one of the most powerful interventions we can make. It spares people and families profound trauma, upheaval and loss of stability, while protecting their health, security, relationships and sense of home. It is deeply unjust that homelessness continues to occur in a country as affluent as Scotland. The human cost is enormous and entirely preventable. So too is the economic waste - upstream prevention is far more cost-effective than managing the expensive consequences of homelessness, including soaring temporary accommodation bills, repeated health and social care interventions, justice system costs and wider societal impacts.

Over ten months, the pilot partnerships supported 943 people, with 662 households (70%) helped to prevent homelessness. Using a flexible cash-first approach alongside relational tenancy sustainment, partners embedded new roles, revised processes and strengthened collaboration.

The Upstream Fund generated rich, practical learning – grounded in Scotland's housing system and realities – on how all social landlords and third sector organisations can proactively **Ask** about housing risk and **Act** effectively to sustain tenancies.

Headline Learning

The pilot showed that effective prevention is fundamentally relational, flexible and person-centred. When given time and modest resources, partners shifted from reactive management to proactive, trauma-informed support. Key successes included:

- Rapid cash-first interventions that prevented evictions, reduced legal costs and rebuilt trust ("action means everything").
- Dedicated tenancy sustainment and community connector roles that reached people who disengaged from traditional housing management.
- Improved staff wellbeing, as practical tools reduced the sense of powerlessness many felt when they wanted to help but previously lacked the means to act.
- Routine 'Asking' at multiple touchpoints, supported by clear escalation pathways.

- Strong collaboration between RSLs and third sector, delivering joined-up support and 'whole-person' outcomes.

Despite these successes, significant challenges remain – slower collaboration with some statutory services, data-sharing barriers, capacity pressures and the fundamental constraint of limited social housing supply and rapid rehousing options. Prevention efforts were often undermined by downstream shortages and siloed working.

What's Next: From Learning to Action

The Upstream pilot has shown that effective upstream prevention is achievable when relational, flexible and whole-person approaches are properly resourced. To deliver the Ask and Act duties successfully, social landlords and third sector partners should embed routine asking at all touchpoints, mainstream trauma-informed and person-centred practice, scale cash-first approaches, invest in staff wellbeing and prioritise relational multi-agency working.

For Scottish Government and relevant bodies, the strategic shift required is to move from short-term, siloed crisis responses to sustained, shared, upstream prevention. This will only be possible with sustained focus and investment, shared responsibility across all relevant bodies, improved data sharing systems, utilising network bodies and increasing social housing supply and rapid rehousing pathways.

Summary of Impact

Total people supported	943
Households supported to prevent homelessness	662 (70%)
Estimated cost avoidance	approaching £10 million
Cash-first spend	enabling sustained tenancies and improved engagement

The Upstream Homelessness Prevention Pilot has shown what is possible when RSLs and third sector partners are given the time, resources and trust to work differently.

It provides clear evidence that the ‘Ask and Act’ duties can mark a genuine step-change in Scotland’s approach to homelessness. The challenge now is to embed this learning at scale and make the strategic shift from crisis response to upstream prevention – with courage, sustained investment and shared commitment.



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Project Summaries

1. The Aberdeen Task & Activation Partnership (ATAP)

ATAP has demonstrated the viability of a multi-agency, upstream homelessness prevention model that combines early identification (Ask), rapid intervention (Act), and flexible financial support. Through the funding cycle, the programme has moved from set-up to operational delivery. Crucially, ATAP is now progressing beyond service delivery into system redesign, with partners aligning around tenancy sustainment as the primary prevention outcome.

2. Berwickshire Housing Association

The Domestic Abuse Project (DAP) was an initiative implemented by Borders Housing Network (BHN) with BHA as the lead partner. The key aim was to ensure a more coordinated, compassionate and preventative approach to preventing homelessness caused by domestic abuse. This included providing more for support with complex cases, funding a range of prevention measures and training to ensure housing teams are best able to respond to domestic abuse alongside specialist support services. The outcomes generated should ensure that BHN are providing a solid foundation for long term improvements.

3. Fife Housing Group

The Homelessness Prevention Fund project enabled Fife Housing Group and its Fife Housing Alliance partners to embed the emerging 'Ask and Act' homelessness prevention duties through the introduction of a dedicated Tenancy Support Worker and a cash-first intervention approach.

The project focused on identifying housing risks early, providing tailored tenancy sustainment support, addressing issues such as rent arrears, property condition, fuel poverty and wellbeing and developing referral pathways with key partner agencies. Through proactive engagement and targeted interventions, the project helped prevent homelessness, improve tenancy security and establish sustainable support practices for tenants at risk.

4. Orkney Housing Association Ltd

Orkney Housing Association's *Housing First Orkney* project delivered two targeted Housing First initiatives. The first focused on care leavers and was created in partnership with the Blide Trust, while the second was created for victim/survivors of domestic abuse with complex needs in collaboration with Women's Aid Orkney. Together, these initiatives demonstrated a partnership-based model of support tailored to the needs of people facing significant barriers to housing stability. These projects were developed alongside wider homelessness prevention activity and bespoke training (including trauma informed practice), a dedicated hoarding support initiative, and a rural and islands edition of *The Pathways Paradox* co-developed with Socialudo.





5. Sanctuary Housing

Sanctuary introduced a Housing and Community Connector post to its Dundee office. Estimated cost avoidance: nearly £10 million. The post takes a trauma-informed and responsive approach to tenancy sustainment, looking at the holistic picture of a tenancy and the pressures that it may be facing. This funding allowed Sanctuary Housing to offer cash-first support to alleviate any immediate difficulties that the tenant identified.

6. West Granton Housing Cooperative

The Get Settled Archie Project enabled the seven partner RSL's to help new and existing tenants in a way that has not been possible before. Tenants from a homeless background may be ill-prepared to take on an unfurnished tenancy due to feeling overwhelmed and costs of white goods and flooring, while existing tenants may struggle with costs of replacing goods, with significant knock-on effects.

The project assisted 251 households via a person-centred approach where RSL staff were (quickly and easily) empowered to help turn an empty property into a home by supplying carpets/white goods/furniture.

7. West of Scotland Housing Association

Ready, Steady, Roots is West of Scotland Housing Association's upstream homelessness prevention project, designed to identify tenancy risks earlier through a proactive Ask and Act approach and provide person-centred support before issues reach crisis point.

The project helps tenants become ready for, steady in, and rooted in their homes by combining holistic asset based assessments, outcomes-based support plans, cash-first assistance, and access to local services through WSHA, Willowacre Trust and wider community partners. Its aim was to strengthen tenancy sustainment, reduce homelessness risk, and support people to build stability, confidence and connection within their communities.

1.

Introduction and Project Context

1.1 About the Upstream Homelessness Prevention Fund

The Upstream Homelessness Prevention Fund was a £1 million Scottish Government initiative, administered jointly by the Scottish Federation of Housing Associations (SFHA) and Homeless Network Scotland (HNS). Running from June 2025 to April 2026, the fund supported seven local partnerships between RSLs and third-sector organisations across Scotland (local partnerships presented in Appendix A).

Its core aim was to build practical learning on how social landlords can deliver the new 'Ask and Act' duties in the Housing (Scotland) Act 2025. The Fund encouraged RSLs and community partners to proactively ask about people's housing circumstances through their everyday work and to act swiftly on that information to prevent homelessness. A strong emphasis was placed on early intervention, tenancy sustainment and the use of a flexible cash-first approach. Each partnership had access to discretionary funding to resolve immediate crises and help tenants remain in their homes.

1.2 About this Report

This learning report captures and shares the rich qualitative insights gathered throughout the pilot through quarterly reports and learning sessions. It focuses on how RSLs and third-sector partners learned to embed the 'Ask and Act' mindset in practice - what worked, what changed in their day-to-day approaches, the difference cash-first support made and the system barriers that continued to allow people to slip through the cracks.

By sharing the honest reflections of those delivering the work on the ground, this report aims to inform future prevention priorities, support preparation for the new legal duties and highlight practical ways to strengthen partnership working between social landlords and the third sector for more effective upstream homelessness prevention across Scotland.

1.3 Relevant Policy Context

Preventing homelessness spares people profound trauma, upheaval and instability. It protects mental wellbeing, financial security, dignity, relationships and a sense of home - all essential to human flourishing. Beyond these profound human benefits, effective prevention also delivers substantial economic value. Upstream prevention and joined-up working are far less costly than managing the consequences of homelessness, including temporary accommodation, health and social care services, justice system involvement, lost productivity and wider societal impacts.

However, while Scottish homelessness legislation provided world-leading rights after homelessness had occurred, it was not equipped to resolve the risk of homelessness early enough. It was also becoming a primary legal route to housing in Scotland, rather than the targeted safety-net originally intended for people whose homelessness could not be prevented.

The new 'Ask and Act' duties in the Housing (Scotland) Act 2025 mark a significant shift in Scotland's approach to homelessness. They place a legal responsibility on eight relevant bodies - across health, justice, housing, social care and social security - to proactively ask about housing circumstances through existing functions and take reasonable steps to prevent homelessness by using existing powers.

These duties are the result of extensive review and advocacy in the period since 2018. The Scottish Government's Homelessness and Rough Sleeping Action Group, the subsequent Prevention Review Group and the lived-experience Prevention Commission all concluded that Scotland's system had become too focused on crisis response. They called for a fundamental shift towards earlier intervention, shared responsibility across public services and a duty on relevant bodies to act before homelessness occurs.

The Upstream Fund was deliberately designed by Scottish Government, SFHA and HNS to test and inform the practical implementation of these duties in advance of their full commencement - with a particular focus on social landlords as a relevant body and their third sector partners.

2.

Project Delivery Overview

2.1 The Upstream Delivery Model

The wide partnership and community-based coalitions within each of the Upstream pilot projects contributed significantly to the Fund’s learning and homelessness prevention outcomes. Each pilot included a combination of housing associations or cooperatives and third sector organisations who worked with their local authorities and other public sector bodies across the duration of the pilot.

As the Ask and Act Homelessness Prevention duties will apply to eight different relevant bodies under the Housing Act, the Upstream pilots represent a collection of local organisations and services which RSLs interact with in implementing their homelessness prevention activities.

The pilot’s tenancy sustainment activities are aligned to housing association efforts to prevent homelessness by:

- Minimising abandonments and evictions.
- Reducing tenancy failures.
- Breaking the cycle of repeat homelessness.
- Providing support to help tenants’ homes meet their needs at various stages of their lives and/or household compositions.

The table at appendix A represents the spread of partners participating and the targeted tenancy sustainment activities their interventions tested.

2.2 Timeline and Key Milestones

The Upstream Homelessness Prevention Fund ran from June 2025-April 2026. The project was split into ‘quarters’ for financial reporting and grant monitoring purposes. At the end of each quarter, the pilots met together with SFHA-HNS and Scottish Government for learning exchanges which are detailed in section three.

The quarters were as follows:

Quarter 1

June – August 2025

By the end of quarter one, cash first spend totalled £23,207 across 46 recipients. Already 147 individuals had been Asked about their housing circumstances through this programme. 107 of these instances were acted on by the partners to prevent homelessness.

Quarter 2

September – November 2025

In quarter two, the ATAP project completed all legal analysis of data sharing grounds and had documentation in place – no further amendments were required to accommodate newly emerged situations.

The minimum viable product of Ask:Enact was completed in spring 2026 after testing with partners in Aberdeen across the third and public sector.

Quarter 3

December 2025 – February 2026

Orkney Housing Association hosted a first of its kind Ask & Act Conference ‘The Big Ask’ on Orkney in February 2026, with 50+ participants from across the voluntary and statutory sector in Orkney.

The first two Housing First lets were made in Orkney in February 2026. Housing First Practitioners were also recruited by the relevant services.

By quarter three, one project reported 50% of the households receiving starter packs at the beginning of their new tenancies were continuing to stay in contact with the Tenancy Sustainment Officer.

Quarter 4

March – April 2026

End of Upstream Homelessness Prevention Fund

2.3 Financial Summary

In total, the seven projects were awarded **£900,670** of Scottish Government funding between June 2025 and April 2026. Tables A and B provide quarterly and summary expenditures per project:

Table A: Overall financial summary (all projects)

Measure	Amount (£)
Total programme funding (all projects)	900,670
Total programme spend to date (all projects)	856,044

Table B: Spend per project - final position and quarterly spend

Organisation	Total funding (£)	Total spend (£)	Q1 spend (£)	Q2 spend (£)	Q3 spend (£)	Q4 spend (£)
Aberdeen Cyrenians	171,000	171,000	35,000	49,602	28,802	57,596
Berwickshire Housing Association	56,700	47,729	993	14,942	6,305	25,489
Fife Housing Group	96,638	94,179	9,865	12,317	20,950	51,047
Sanctuary Housing	45,578	45,578	0	10,186	18,297	17,095
Orkney Housing Association	198,501	198,847	34,000	48,959	84,912	30,976
West Granton Housing Co-operative	170,736	136,460	24,000	30,600	81,860	*£34,276.
West of Scotland Housing Association	161,517	162,251	20,667	75,153	61,608	4,823
TOTAL	900,670	856,044	124,525	241,759	302,734	187,026

*West Granton concluded grant spend in Q3

2.4 Cash-First Spend

Each partnership had access to a flexible cash-first fund to support tenants in immediate financial crisis and prevent homelessness through early intervention. This enabled partners to provide direct, practical assistance tailored to individual circumstances, complementing wider tenancy sustainment support.

Final cash-first spend varied across partnerships depending on local delivery models and demand. Table C reports on the total cash first spend per project:

Table C: Cash-First Spend

Partnership / Organisation	Cash-first spend (£)	Number of people accessing cash-first funds
Aberdeen Cyrenians	£70,000	63
Berwickshire Housing Association	£7,483	21
Fife Housing Group	£55,270.26	46
Sanctuary Housing	£15,021	32
Orkney Housing Association	£54, 536	108
West Granton Housing Co-operative	£21,488	58
West of Scotland Housing Association	£102,188	158



3.

Learning Approach

3.1 Qualitative Data Sources

The qualitative data in this report comes from two sources:

- The quarterly returns that each Upstream project submitted to SFHA-HNS and Scottish Government according to the schedule in section 2.2.
- Online quarterly learning sessions between the project participants to share experiences, generate learning and share progress on the funded activities and impact (the agendas can be seen at Appendix B).

The quarterly returns were designed to primarily support the grant monitoring requirements and financial spend of the pilots, helping ensure good progress was made towards the intended outcomes of the Fund and that emerging project risks or updates were addressed. The returns focused on:

- Summary of grant delivery activities and progress
- Contributions to the objectives of the Fund
- Risks and issues
- Expenditure
- Delivery statistics and equalities
- Lessons learned

The lead partner in each pilot partnership compiled these quarterly reports, which informed a summary quarterly report which SFHA-HNS submitted to Scottish Government for feedback.

3.2 Learning Sessions

While the quarterly returns were designed to update SFHA-HNS and Scottish Government on the progress and activities, the quarterly learning sessions were designed to enable practice sharing, the identification of themes and/or universal findings, and open discussion on the projects' contributions towards understanding the role of housing associations and the third sector in implementing the new duties.

The sessions focused on what was working, or not, within the Upstream project initiatives to minimise risk of homelessness and identify emerging insights or recommendations.

All third sector and RSL partners were invited to the 90-minute learning discussion designed as a space for peers to share updates, exchange ideas, and help inform shared understanding of the implementation of Ask and Act in the social housing sector.

The learning sessions took place approximately 1-2 weeks after projects submitted their quarterly returns (except for Q1) and allowed for a deeper understanding of progress, delivery experiences and impact. Please see appendix B for a sample agenda - the questions varied slightly between quarters.



3.3 Learning Questions

Our thematic analysis focuses on five specific outcomes from the Fund’s delivery:

Funding Criteria

(i)	What did project partners learn about implementing the ‘Ask’ function of the prevention duties? This includes <i>how, when, and by whom</i> aspects of the duty to Ask, which allows relevant bodies to build up the necessary information about a household’s circumstances and risk of homelessness.
(ii)	What project partners learned about implementing the ‘Act’ portion of the new duties? Our analysis seeks to understand what resources and abilities already exist within the housing function and community services to prevent homelessness. This includes the ways in which appropriate actions agreed, recorded and monitored within the partnerships.
(iii)	What impact cash-first approaches made within Upstream services and how it connects to other tenancy sustainment activity to prevent homelessness?
(iv)	What partnerships are required to successfully implement Ask and Act – what information, databases, services, staff, and other resources and must be coordinated to meet needs stop people from experiencing preventable homelessness?
(v)	What are the potential system barriers to preventing homelessness and ensuring that the implementation of Ask and Act in the social housing sector makes a real difference to the experiences of people who are at risk of homelessness?

Sample question

<i>What have you learned about the ‘Ask’ delivery? When your organisation asks about people’s housing security within your Upstream service, what works best? What doesn’t work? What do you still need to be able to Ask effectively?</i>
<i>What’s the one thing you started doing differently because of Upstream that actually stopped someone losing their home?</i>
<i>Tell us about a tenant who has kept their home with the help of cash (or a budget to spend) in this project. How does that compare to when people in a similar situation can’t get cash quickly?</i>
<i>Where did “the system” still let people slip through the cracks - and what got in the way of fixing it quickly?</i>
<i>If we could change or add just one thing tomorrow to make prevention work better across all housing associations, what would it be?</i>



3.4 Quantitative Impact

Table D below presents summary information on three quantitative metrics from the Upstream projects about the number of people engaged in service pilots. These figures should be understood alongside the qualitative reflections in sections four and five. It provides a snapshot of people supported by the Fund by April 2026.

Table D: Quantitative Measures (summary) of £1m Upstream Fund June 2025 - April 2026

Organisation	Total number of people who accessed Upstream service	When asked about housing, how many people were identified at risk of homelessness	When you acted on what people told you, how many (if any) were supported to prevent homelessness
Aberdeen Cyrenians	104	45	35
Berwickshire Housing Association	142	142	142
Fife Housing Group	80	64	43
Sanctuary Housing	103	60	60
Orkney Housing Association	57	18	57
West Granton Housing Co-operative	251	162	143
West of Scotland Housing Association	206	182	182
TOTAL	943	673	662

As the table on the left indicates, the number of people who accessed Upstream services varies significantly based on the intervention introduced and local partnerships. However, an overall ratio suggests that up to 98% (662/673) of households identified through ‘Ask’ as being at some risk of homelessness were then supported to prevent homelessness. By the same measure, up to 70% (662/943) of people who accessed the Upstream service were also supported to prevent homelessness. The associated caveats to a direct measure and some examples of the difference between accessing the Upstream service and being identified at ‘at risk of homelessness’ are listed in the bullets below.

The projects commented that these numbers are not perfectly aligned due to:

- If the household did not need or wish to further engage, the landlord did not count these cases towards supporting them to prevent homelessness.
- The directionality of Ask and Act is not always consistent or linear; some were supported with specific requirements (or cash-first access) before a wider conversation about housing risk took place.
- Both personal and service capacity restrictions may interact with the number of households supported to prevent homelessness, after the need for support is identified.
- Depending on 'how Upstream you go,' the number of households identified as at risk of homelessness varies. In the example of Sanctuary Housing Association (row five), households were supported through Upstream services or the cash-first fund, even if they were not deemed to be at an immediate risk of homelessness.
- Multiple projects administered cash-first to households which did not require other types of support.

In some project partnerships, such as the Berwickshire domestic abuse prevention project, the number of people 'Asked' through the Upstream service equals the number of households 'Acted' with to prevent homeless, due to the specialised nature of their support service for domestic abuse victim survivors. For other projects, the groups of people interacting with the Upstream service and further supported to prevent homelessness were more varied, with potentially less information about household risk of homelessness known at the first point of interaction. This explains some of the differences across columns. Overall, 943 people engaged with the Upstream services over the 10 months of funding with an estimated 662 supported to prevent homelessness.

If we apply the University of Liverpool and Shelter Scotland's 2021 research on the cost of social sector evictions to this count, we estimate nearly £10 million in savings.¹

(The average aggregate cost of eviction from social tenancies in Scotland is quantified as £14,924 for 2019/20 in this research).²

1. www.crisis.org.uk/media/244558/preventing-homelessness-in-scotland.pdf
2. Calculation as £14,924 average cost x 662 people supported = £9,879,688.



4.

Key Learning Themes

The *seven key learning themes* presented in this section are grounded in the direct experiences, reflections and outcomes from the Upstream Homelessness Prevention pilot projects. Local partnerships tested practical, place-based approaches to upstream homelessness prevention across different parts of Scotland.

These pilot findings contribute important new learning to the existing evidence base on homelessness prevention. They have been reviewed and strengthened against wider evidence and good practice, including the Prevention Review Group recommendations³, the Cash-First Programme interim evaluation⁴, the Protecting Homes, Preventing Evictions Framework⁵, national Trauma-Informed Practice resources⁶ and other relevant research.

By integrating the rich, practical insights from the pilot with broader evidence on what works, this report offers social landlords and their third sector partners credible insights to help them prepare for their new Ask and Act duties under the Housing (Scotland) Act 2025. The insights are followed by implementation recommendations to policymakers on how to best support relevant bodies in meeting these requirements.

4.1 Collaboration Drives Housing Solutions

4.2 More Homes and Rapid Rehousing is Vital

4.3 The Impact of Cash First Approaches

4.4 Prevent Homelessness by Asking Early and in Routine Settings

4.5 Put the Person and their Experiences First

4.6 Staff Need to Feel Capable, Safe and Aware

4.7 The Need for Legacy, Sustainability and Shared Responsibility

3. www.crisis.org.uk/ending-homelessness/scotland-prevention-review-group

4. www.gov.scot/publications/cash-first-interim-evaluation-cash-first-programme-updated

5. www.sfha.co.uk/our-work/evictions-prevention-self-reflection-framework-social-landlords

6. www.traumatransformation.scot

4.1 Collaboration Drives Housing Solutions

Effective homelessness prevention is fundamentally relational rather than purely procedural. Cross-sector collaboration - particularly between RSLs and third sector organisations, with stronger extension to statutory services - builds trust, addresses power imbalances, challenges assumptions and enables joint problem-solving. Persistent, intensive, person-centred engagement sustains tenancies in ways that transactional or siloed approaches often cannot.

Key evidence alignment

Pilot projects consistently demonstrated that *"prevention depends on people having the time, permission and trust to work through the complexity together."* This aligns with the Prevention Review Group emphasis on shared responsibility across public bodies. Data sharing, while more straightforward between RSLs and third sector, requires tenacity and legal clarity with statutory partners; co-designed protocols proved effective.

What works

Protected multi-agency spaces, co-production with lived experience and place-based approaches. Prioritising and supporting the pivotal relationship between housing associations and local authorities.

What does not

Overly bureaucratic or remote forms of engagement that do not build trust, help develop relationships or move beyond *'this is the way we've always done it'* responses. Such approaches often result in people being labelled as "non-engaging", when this frequently reflects a mismatch between the service offered and the person's needs, rather than an unwillingness on their part.

4.2 More Homes and Rapid Rehousing is Vital

Effective homelessness prevention depends not only on early intervention and support, but on sufficient supply of, and rapid access to, affordable settled housing. The pilot projects showed that access to housing options made prevention efforts easier and more sustainable, including through Housing First, housing for people leaving care and scattered housing for domestic abuse victim survivors.

Scotland's national policy direction emphasises Rapid Rehousing by default, with Housing First as the primary response for people with multiple and complex needs. Key transitions - such as people leaving prison, care or hospital - create a high risk of homelessness and require targeted, coordinated housing pathways, often with specialist support.

Key evidence alignment

The Homelessness Monitor 2024⁷ highlights that two-thirds of local authorities consider the proportion of social lettings to homeless

households as too low. Meanwhile, the Affordable Housing Need in Scotland Post 2026 report⁸ reveals a sharp rise in housing demand since 2020 due to demographic, economic and housing system trends. This includes the impact of cumulative shortfalls, inflation in house and rental prices, household growth and declining average household size. A key driver of the nearly 50% increase in housing need relative to 2020 is the increase in homelessness levels. Evaluations of Housing First in Scotland⁹ show high tenancy sustainment rates (80-90%) when combined with intensive, flexible support.

What works

Adequate social housing supply and tenancy support for homeless households, rapid access to mainstream tenancies and joined-up pathways for priority groups.

What does not

Over-reliance on temporary accommodation or prevention activity without sufficient access to suitable, settled homes.

7. www.crisis.org.uk/ending-homelessness/homelessness-monitor/

8. www.sfha.co.uk/our-work/executive-summary-affordable-housing-need-scotland-post-2026

9. homelessnetwork.scot/housing-first/know-how/

4.3 The Impact of Cash First Approaches

Flexible, rapid cash-first or discretionary funding (with appropriate audit trails and frontline autonomy) effectively addresses immediate practical barriers such as flooring (a major recurring cost for new tenancies), white goods, targeted rent arrears (as part of broader sustainment plans), cleaning, starter packs and security measures. It builds trust rapidly - “*action means everything*” for people navigating crises - prevents evictions, reduces legal and rehousing costs and supports quicker property moves.

Pilot projects reinforced that flexibility and low bureaucracy are critical and that rigid criteria and wait times can limit effectiveness. Many partners plan to sustain internal funds. Cash-first funds also acted as a powerful “carrot” for partnership working.

The benefits of cash-first funds are felt not only by tenants but also in the improved wellbeing of housing staff administering the resource by giving them practical tools to help people.

Key evidence alignment

The evaluation of the Scottish Government’s Cash-First Programme highlights the role of such approaches in promoting dignity, autonomy and crisis resolution, often acting as a gateway to further support. The SFHA *Protecting Homes, Preventing Evictions* framework identifies financial worries as one of the core triggers for tenancy breakdown and encourages early, flexible responses.

What works

Person-directed financial assistance combined with wraparound support.

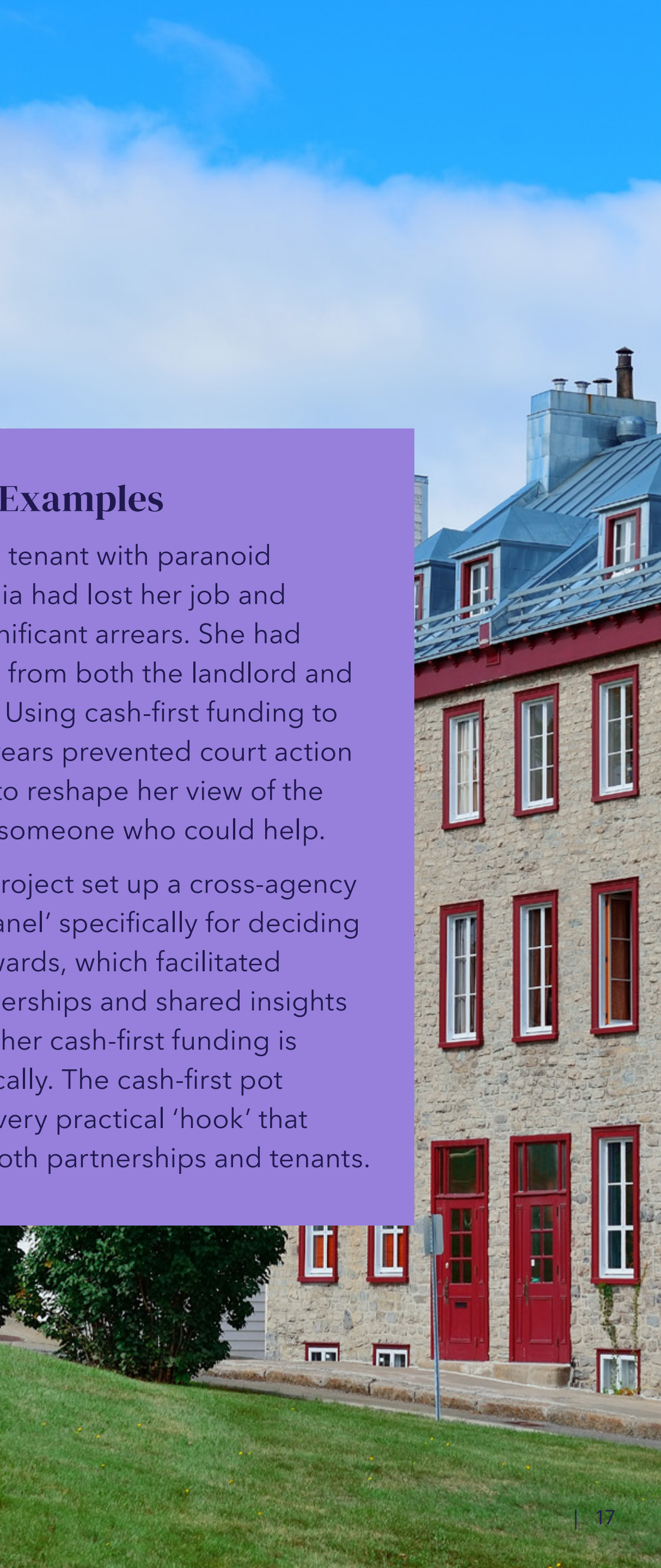
What does not

Standalone cash without engagement or in-kind-only responses that fail to respond to urgent material needs. Over-prescribed approaches - “*as soon as you introduce criteria, you’re going to limit it.*” Over reliance on applied funds like the Scottish Welfare Fund pose challenges for urgent situations and some needs.

Practice Examples

A long-term tenant with paranoid schizophrenia had lost her job and accrued significant arrears. She had disengaged from both the landlord and social work. Using cash-first funding to clear the arrears prevented court action and began to reshape her view of the landlord as someone who could help.

One pilot project set up a cross-agency ‘cash first panel’ specifically for deciding cash-first awards, which facilitated closer partnerships and shared insights on where other cash-first funding is available locally. The cash-first pot provided a very practical ‘hook’ that benefited both partnerships and tenants.



4.4 Prevent Homelessness by Asking Early and in Routine Settings

A cultural shift to prevention requires routine, confident questioning about housing circumstances and the key interconnected domains of people’s lives that commonly drive housing instability and homelessness risk. These domains include:

- **Health & Recovery:** physical and mental health, trauma, substance use and personal recovery.
- **Money & Basics:** income, debt, benefits, rent affordability, food security and material stability.
- **Relationships & Safety:** relationship breakdown, domestic abuse, community anti-social behaviour and violence, social networks and caring responsibilities.
- **Purpose & Inclusion:** meaningful activity, employment, learning and support during key transitions (leaving prison, care or hospital).

This “anytime, anyplace” professional curiosity, applied at every appropriate touchpoint (e.g. new tenant visits, arrears processes, repairs, community services, community events) and supported by clear escalation pathways, enables earlier intervention before crises escalate.

Pilot projects report that roles outside of the traditional housing officer or tenancy management roles have high effectiveness in building trust and engagement.

If people feel safe to come forward to their landlord with support needs or information about their circumstances, there is a better chance of preventing or mitigating homelessness risks. These posts, like Community Connectors or formal partnerships with third sector, allow for clarity of role and prioritisation of person-centred and patient support.

Key evidence alignment

The pilot projects showed that prevention is far more effective when organisations act upstream by asking proactively rather than waiting for a crisis to develop. This can be done effectively through community support roles which may sit outside of Housing Management functions but work closely alongside them. This can change tenancy sustainment outcomes and mitigate concerns that Ask and Act will simply ‘add more requirements’ to overstretched professionals. This is strongly supported by wider evidence. Scotland’s local authority-led Housing Options approach has long emphasised early intervention at multiple contact points. The *What Works Evidence Notes on Prevention* (2021)¹⁰ reinforces that early identification is crucial. The Prevention Review Group and Homelessness Prevention Task and Finish Group¹¹ reports reach similar conclusions.

Prevention outcomes often take 6-12+ months to fully emerge, underlining the need for longer-term measurement. Co-designed referral pathways and intervention thresholds further enhanced impact in the pilot.

What works

Embedding thoughtful, holistic questioning into existing processes with good recording of actions.

What does not

Late, one-off or poorly followed-up inquiries that focus narrowly on housing alone. Inconsistent ‘asking’ points across services or interventions during crises instead of before.

Practice Example

One pilot project found that informal conversations at existing parent and toddler sessions generated 19 previously unseen support requests. Pilot projects also reported that community connector and non-traditional housing roles were particularly effective at building trust and encouraging disclosure.

10. www.homelessnessimpact.org/publication/what-works-evidence-notes-prevention

11. www.gov.scot/publications/homelessness-prevention-task-finish-group-final-report-recommendations

4.5 Put the Person and their Experiences First

Underlying issues such as mental health, poverty, domestic abuse, hoarding, self-neglect, grief, addiction and adverse childhood experiences drive most tenancy risks. Holistic assessments that draw from asset-based models and trauma-informed approaches significantly improve engagement and outcomes.

Key evidence alignment

Scotland’s Trauma-Informed Practice Toolkit emphasises shifting from control to empowerment. Pilot examples - such as intensive interventions for self-neglect or targeted cash support - demonstrated reduced legal costs and better long-term stability when root causes are addressed.

What works

Person-led support addressing interconnected needs. Integration of specialist services for complex needs with clear pathways to “bring housing back in” to the support plan at appropriate times. Utilising the expertise of third sector organisations alongside specialist health and social care services.

What does not

Punitive or narrowly behaviour-focused responses that ignore trauma. Housing-based interventions being the first port of call or landlords being the lead service provider in complex cases.

4.6 Staff Need to Feel Capable, Safe and Aware

Ongoing investment in training (trauma-informed practice, domestic abuse awareness, mental health first aid and suicide prevention) across all roles is essential. A cultural shift towards intervention and professional curiosity must be supported by psychological safety and reflective practice to prevent burnout and vicarious trauma. To support frontline workers across all sectors, complex cases require joint accountability rather than referral-only models.

What works

Multi-level training embedded in core development, plus organisational wellbeing measures. Undergoing training with partners/other relevant bodies to build shared understanding, language, and agreed responses.

What does not

One-off training without structural support, which risks higher turnover and poorer outcomes.

Practice Example

One pilot partnership trained and supported Housing Officers to routinely ask about housing stability across multiple interaction points. Others were able to ‘bring services in-house’, where internal referrals to connector/tenancy support roles avoided waiting lists and ensured more immediate tailored decisions.





4.7 The Need for Legacy, Sustainability and Shared Responsibility

The pilot projects demonstrated that relational, flexible and upstream approaches - when adequately supported - can meaningfully improve tenancy sustainment and reduce the risk of homelessness.

Partners successfully embedded several lasting elements within a relatively short period, including dedicated tenancy sustainment roles, flexible funds, adopted new technology, updated policies and workflows, trauma-informed training programmes and practical initiatives such as upcycling and furniture reuse. Longer-term tenancy sustainment (typically 6-12+ months) and cost-avoidance successes (legal action, rehousing and health-related costs) make a compelling case for mainstreaming prevention activity into core business.

However, the pilot also revealed clear limits to what upstream support alone can achieve. Effective prevention depends not only on early intervention but on sufficient supply of, and rapid access to, affordable, settled housing and services for those who need them. And while collaboration between RSLs and third sector organisations was generally strong, it proved more challenging with some statutory services due to capacity pressures, siloed mindsets and slower progress on data sharing.

The pilot highlighted the critical enabling role played by infrastructure and network bodies. Projects particularly valued the

learning and facilitating roles provided by SFHA-HNS. This has clear relevance for equivalent network bodies serving other relevant bodies under the Act (such as health, social care and justice). Well-resourced networks in these sectors could play a similar role in driving consistent training, shared learning, culture change and effective implementation of the duties across the whole system.

Key evidence alignment

The Prevention Review Group and Task and Finish Group both emphasise the need for whole-system, place-based prevention that extends beyond housing services alone. The pilot reinforces the value of mandated collaboration, pooled resources and clear pathways from pilot activity into sustainable practice.

What works

Co-designed pathways, relational infrastructure and a deliberate focus on legacy planning.

What does not

Fragmented responsibilities that treat prevention as one sector's problem, or short-term pilots without clear routes to mainstreaming.

5.

What this Learning Means for Social Landlords

5.1 An effective **'Ask'** sits at the heart of upstream homelessness prevention. Social landlords can significantly strengthen prevention by embedding proactive, relational and trauma-informed questioning into everyday practice.



The Ask

Four core principles for embedding 'The Ask' are:

Ask Early Before arrears or notices escalate.

Ask Routinely* Integrate questions into routine tenancy touchpoints.

Ask Safely Use trauma-informed approaches in psychologically safe spaces.

Ask Actively Prioritise deep listening to uncover hidden and obvious risks.

What social landlords can do:

- Shift from reactive management to proactive, curious inquiry. Projects reflected that a dedicated community outreach role could help support this shift.
- Train teams to ask confidently, spot subtle signs of housing stress and know where and when to refer.
- Provide psychological safety and reflective practice so staff feel supported when hearing difficult answers.
- Align systems and paperwork so every 'Ask' connects to an 'Act'. The Actions may not sit with the relevant bodies – it may be taken forward by the household, or it may be fulfilled by listening deeply, but every 'Ask' should have an outcome.
- Use shared tools and approaches – including digital decision-support where possible, to strengthen consistency and confidence in asking.

Good **routine enquiry** seeks to understand the full picture efficiently and sensitively. It explores:

- 1

Current housing risk
Is the household likely to become homeless within the next 6 months?
What threats to housing stability are they facing right now?
- 2

Protective factors and strengths
What resources, assets and relationships does the household have to draw from?
- 3

Household goals and preferences
What does the household want to happen? What matters most to them?
- 4

Household actions
What steps is the household willing and able to take by themselves?
What feels possible and safe for them?
- 5

Duty bearer actions
What practical support will the social landlord provide or coordinate to prevent homelessness? Where does this align to the answers above, or are other partners needed?

*Routine Enquiry



5.2 An effective **‘Act’** turns early identification of risk into practical prevention. The pilot demonstrated that swift, flexible and person-centred responses are essential to convert good asking into tenancy sustainment.



The Act

Four core principles for embedding ‘The Act’ are:

- Act Rapidly** Intervene at the earliest sign of risk to prevent escalation.
- Act Flexibly** Use discretionary tools such as cash-first support to remove immediate barriers.
- Act Collaboratively** Connect with external services and community organisations for joined-up support, moving beyond referrals to shared accountability. Connect with the household to develop next steps, where appropriate.
- Act with Purpose** Tailor actions to the person’s needs and root causes, based on deep listening.

What social landlords can do:

- Operate and design procedures which are guided by flexible, person-centred solutions and simplified routes into support.
- Enable frontline staff with the autonomy, authority, and budget to deploy immediate, practical support without multi-layered approval.
- Forge or deepen formal, rapid-access partnerships with external agencies (e.g. mental health, debt advice, social work) to ensure warm handovers rather than cold signposting. This helps professionals to act with confidence.
- Design performance metrics to measure success by ‘Act’ interventions, with support of national frameworks.
- Ensure a culture of shared accountability, where sustaining a tenancy (when safe and appropriate) is seen as the responsibility of the whole organisation.

6.

Conclusions and Recommendations

The Upstream Homelessness Prevention pilot has demonstrated that effective upstream prevention is achievable and delivers strong tenancy sustainment when relational, flexible and whole-person approaches are properly resourced.

The following recommendations are designed to translate this learning into practice:

- (i) Prioritise Relational and Multi-Agency Working
- (ii) Embed Routine Asking and Early Intervention
- (iii) Mainstream Trauma-Informed and Whole-Person Practice
- (iv) Adopt and Scale Cash-First Approaches
- (v) Invest in Staff Development and Wellbeing
- (vi) Focus on Measurement and Sustainability

12. People-first is a language etiquette which puts the person before their circumstances, characteristics of conditions to address conscious or implicit bias and to avoid marginalising, categorising or labelling people.

6.1 Recommendations for Social Landlords and Third Sector Partners:

(i) Prioritise Relational and Multi-Agency Working

- Connect housing services with health, justice, social care and social security so they work together around a person's full needs, rather than one issue at a time.
- Invest in protected time and spaces for cross-sector collaboration. Develop co-designed referral pathways and joint problem-solving forums with feedback loops.

(ii) Embed Routine Asking and Early Intervention

- Integrate questions about housing circumstances and key risk domains into all relevant touchpoints.
- Coordinate across relevant bodies to factor transparency and realism into structured conversations, for example about waiting times or costs.
- Update paperwork, train staff and establish clear escalation pathways focused on prevention. There is strong value in co-designed, locally owned pathway design.

(iii) Mainstream Trauma-Informed and Whole-Person Practice

- Adopt national trauma-informed toolkits and implement whole-person approaches that centre tenant-defined outcomes and address root causes of housing instability.
- Apply a strengths-based approach to 'Ask and Act' where the tenant is enabled to act on what matters to them.

(iv) Adopt and Scale Cash-First Approaches

- Poverty is the primary driver of homelessness which needs a firm focus on resolving immediate material disadvantage, such as problem debt and financial hardship.
- Embed discretionary funds with frontline decision-making authority. Use these flexibly to remove immediate, material barriers to tenancy sustainment.

(v) Invest in Staff Development and Wellbeing

- Deliver ongoing training, including in trauma-informed practice and sensitive questioning.
- Create a culture of psychological safety and reflective practice to support staff and reduce burnout.
- Encourage the use of people-first language¹² that is sensitive to how people define and express themselves.

(vi) Focus on Measurement and Sustainability

- Track long-term tenancy sustainment (6-12+ months), cost avoidance and tenant outcomes. Across partners, tenancy sustainment provides a clear and practical anchor for prevention activity and supports alignment across organisations.
- Mainstream successful elements from the Upstream pilot - such as dedicated tenancy sustainment roles, small prevention funds and new workflows - into core business.

6.2 Recommendations for Scottish Government, Relevant and Network Bodies

(i) Strengthen Partnerships, Networks and Data Sharing

- Support place-based approaches with a clear national framework that drives consistency, raises standards, shares accountability and enables effective collaboration across all relevant bodies. Sustained investment in relational infrastructure is critical to successful delivery of prevention outcomes.
- Utilise and connect infrastructure and network bodies to cascade knowledge and culture change needed to implement the duties. All relevant bodies have associated network and membership bodies.
- Provide national leadership on data sharing and digital systems to underpin a more collaborative and preventative housing system.

(ii) Increase Access to Social Housing and Rapid Rehousing

- Recognise that a preventative housing system requires sufficient supply of and rapid access to settled, suitable and affordable housing. Scarcity undermines the ability of relevant bodies to act earlier.
- Collaborate to increase social housing supply, expand Rapid Rehousing pathways, prioritise Housing First for people with multiple needs and transform supported housing options for the small number of people for whom mainstream housing is not wanted or sustained.

(iii) Support System-Wide Implementation and Long-Term Prevention

- Provide clear guidance, capacity-building support and sustainable multi-year funding for upstream prevention. Prevention funding should be both adequate and cross-sectoral to enable integrated work and shared outcomes.
- Move beyond short-term pilots and the prioritisation of acute services to investment that recognises prevention outcomes often take longer than one political or funding cycle to fully materialise.
- Continue supporting learning forums, feedback loops and a 'network of networks' approach to effectively cascade practice and build capability across sectors.
- Support clear monitoring frameworks predicated on shared language and the quantifiable value of upstream activity.



6.3 And Finally... One Thing We Would Change Tomorrow

The recommendations above set out what is needed to support the full strategic shift from short-term, siloed crisis responses > sustained, shared and upstream prevention.

Upstream Pilot partners were invited to prioritise what would make the **biggest or quickest difference** to homelessness prevention across Scotland. It would be this:

Long-term, cross portfolio funding	Small, timely interventions - especially cash-first support - can prevent crisis escalation and deliver wide benefits for tenants, staff wellbeing and system costs. Yet these gains are hard to sustain without multi-year commitment and place-based approaches.
National leadership on data sharing	Clear national guidance and a culture of lawful sharing would remove perceived risk and inconsistency and enable faster and better-coordinated support.
Shared responsibility	Housing can't do this alone. While strong collaboration between RSLs and the third sector showed what is possible, real system change requires shared responsibility with all social landlords, health, social work and justice - moving beyond referrals to joint accountability.
Frontline staff need support to implement Ask and Act	Asking and acting effectively exposes staff to trauma and emotional load. The new duties can be experienced as being asked to 'care more.' Psychological safety, reflective practice and proper resourcing are not optional - they are essential.
Addressing the fundamentals	Upstream prevention will always be limited without adequate housing supply and rapid rehousing pathways. Partners called for a review of basic social housing protocols, particularly flooring for new lets.

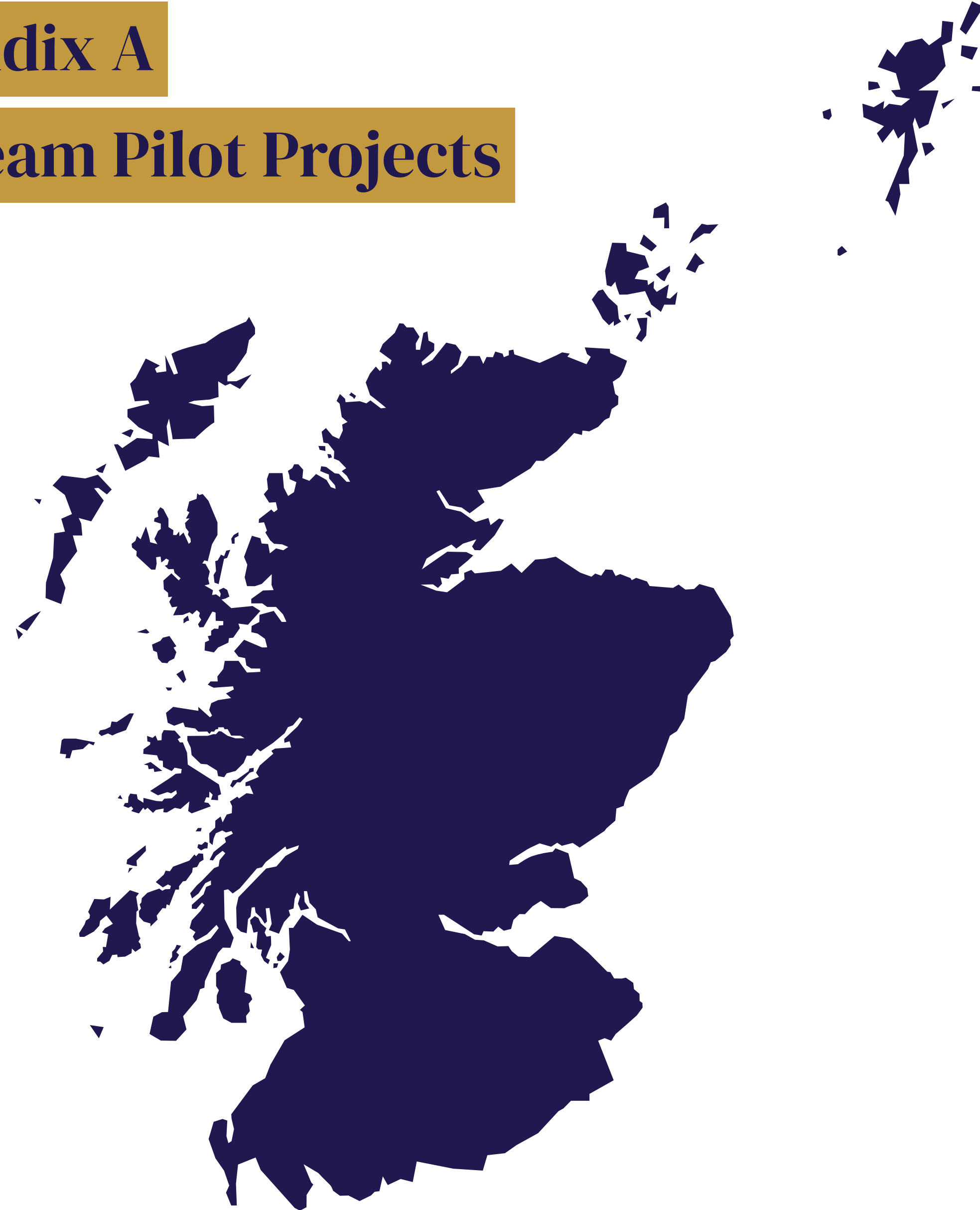
Appendices

- A** Full list of the seven funded projects, partners, and replicable outputs.
- B** The learning questions (with prompts used in sessions).
- C** Glossary of terms (e.g. cash-first, Upstream, Ask and Act, RSL etc).
- D** Selected longer quotes or additional case examples



Appendix A

Upstream Pilot Projects



Click on the location to learn more about each pilot project

Appendix B

Quarter Three Upstream Homelessness Prevention Fund Check-in Agenda

Learning questions for discussion

- 1 Tell us about a tenant who has kept their home with the help of cash (or a budget to spend) in this project. For the people who accessed cash-first funds in Q2, how has their engagement proceeded in Q3? i.e. could you comment on this mix of households accessing cash-first, or cash-first and support within your Upstream service (and how does this affect your resource)?
- 2 What's one thing you started doing differently because of Upstream that actually stopped someone losing their home? Did this thing require a change to your existing processes or practice?
- 3 What have you learned about the 'Ask' delivery? Please share reflections on **how** and **when** your organisation asks about people's housing security within your Upstream service - what works best (and doesn't) and what you need to be able to do it.
- 4 Where did "the system" still let people slip through the cracks - **and what got in the way of fixing it quickly?** What were you - as landlords or community-based partners - able to do/not able to do, in your efforts to fix it?
- 5 If we could change or add just one thing tomorrow to make prevention work better across all housing associations, what would it be?

Appendix C

Glossary

Ask & Act

Shorthand for the legal duty introduced in the Housing (Scotland) Act 2025. ‘Ask and Act’ legislation under Part 5 of the Housing Act introduces i) a legal duty to on relevant bodies to ask about housing circumstances through existing functions and ii) a legal duty on relevant bodies to act on the information received, to prevent homelessness or mitigate risk by using existing powers. The duties must start three years after Royal Assent if not commenced sooner (November 2028).

Cash First Approach

A principled strategy prioritising direct cash first payments to people experiencing material disadvantage. It recognises that the immediate solution to poverty is money and enables choice and control. The design or cash-first in practice can look different for different organisations however, e.g., direct transfers to bank accounts, collaboration with other partnerships to distribute cash and goods, alignment with support and advice services, etc.

Person-centred approach

Services are responsive to a person’s rights, choices, and aspirations instead of rigid or top down approaches informed exclusively by professionals. Decisions are made by the individual/service user with external support and options can be tailored to the individual.

Rapid Rehousing

A policy commitment to ensure that where homelessness cannot be prevented, all homeless households can move directly into settled accommodation as quickly as possible to reduce the time spent in temporary accommodation. A rapid rehousing approach can include Housing First and supported accommodation.

Registered Social Landlords

A Registered Social Landlord (RSL) in Scotland is an independent, non-profit, social purpose organisation providing safe, warm and affordable homes across Scotland. It includes housing associations and co-operatives. They own and manage affordable social housing and are regulated by the Scottish Housing Regulator. RSLs and Councils are the two primary providers of social rent homes in Scotland.





Relevant Bodies

The relevant bodies refers to the eight relevant bodies named under the Ask and Act legislation for homelessness prevention duties. They are: health boards, Integrated Joint Boards, local authorities, police, registered social landlords, prisons and young offenders’ institutions, Scottish Ministers functions related to social security and special health boards. The relevant bodies will be required to ask a person about their housing situation and take action to prevent homelessness.

Statutory Services

Public services that the government is required by law to provide. These are usually funded by government and delivered through a combination of local and national bodies. This includes, but is not limited to: housing services, children’s safeguarding and social care, adult social care, fire service, educations services, frontline healthcare such as hospital visits, etc.

Trauma-informed Approach

An approach that recognises the adverse and lasting effects trauma can have on an individual’s life. It focuses on creating environments that promote safety and trust for people who have experienced trauma and delivering compassionate services. This approach intends to minimise the risk of re-traumatisation and support healing and empowerment. Scotland has a National Trauma Training Framework.

Tenancy Sustainment

The practice and policies that enable social housing renters to keep their homes long-term and avoid eviction and homelessness. Scottish Social Housing Charter legally requires social housing providers to ensure tenants get the information and practical support they need to remain in their homes. Tenancy sustainment services usually include financial and welfare advice, adaptations to properties, specialist referrals or specialist services, etc.

Temporary Accommodation: Emergency housing provided to anyone who is legally homeless or threatened with homelessness. Councils arrange temporary accommodation do fulfil their statutory duties until a permanent home is secured (usually a Scottish Secure tenancy or an SST). There are different types of emergency accommodation including social landlord accommodation, hostels, refuges, and supported accommodation, homes rented from a private landlord, and a room in a shared house.

Upstream

Upstream prevention means proactively addressing the root causes of a problem to prevent harm and crisis before it occurs. It is about making change long before symptoms emerge and contrasts with ‘downstream’ treatment to mitigate damage once harm has occurred.

Appendix D

Selected case studies and participant quotes

Quarter 2 - September - November 2025

West of Scotland Housing Association

Location: Glasgow

Miss B is a single female tenant in her mid-forties, housed by us via the Section 5 system in 2024 in North Lanarkshire. She has been in poor mental health in recent months, which resulted in her being hospitalised in the summer after suffering an acute mental health episode in her flat. We were able to attend and help get her admitted to hospital; where we visited her to show support. When Miss B's health had improved and she was being considered for discharge, she was feeling overwhelmed at the prospect of returning home, due to the condition of her property, which deteriorated when she was unwell. There was a risk of her mental health deteriorating once again and possibly being too upset to be able to return to her property. We were able to assist her to return to her home by commissioning a clean-up of her flat during her hospital stay. We then provided a Cash First budget to assist her with buying replacement items required for her flat ahead of her discharge from hospital, she was happy to have this small project to focus on during her treatment.

Contacting external support agencies, we have worked to ensure that the tenant gets ongoing therapy and counselling for her Mental Health issues. Regular calls are made to her to remind her of medical appointments and we have chats about looking to the future. We have discussed her joining a local activity class, in a hobby she previously enjoyed, and have advised her that we can fund a block session of classes for her to attend, to help build up her health and confidence again and make her better settled in her local community.

Being able to provide financial help with the property has not only supported Miss B's recovery and positive approach to returning home but reduced the risk of her abandoning the property as she was overwhelmed by having to face this alone, mentally and financially. Providing further financial assistance to allow her to attend local classes has helped improve her mental health and reduce the likelihood of giving up the tenancy.

Berwickshire Housing Association & Borders Housing Network

Location: Scottish Borders

The flexible funding has enabled close collaboration between Housing, Domestic Abuse Advocacy and Support (DAAS) services and wider Whole Family Support Services. This joint approach has allowed tailored, meaningful support for both individuals and families experiencing domestic abuse. As a result, many clients have felt safer and more secure in their homes, reducing the need of them having to consider leaving their property and entering the homelessness process... This approach...[navigates] away from addressing need at the point of crisis and homelessness and having the ability to build lasting relationships within our communities.

Fife Housing Group

Location: Fife

In one case, a tenant has been without heating or hot water for over a year, due to hoarding, preventing access for gas servicing and repairs. Since working with the tenant, she has benefited from the Cash First Fund to secure skip hire, and she has been supported to clear enough space to allow an engineer to attend and repair the gas meter. She agreed to allow access for an engineer to return to service and uncap her gas supply and to reinstate her heating and hot water supply. She has been empowered by this progress and has set herself goals to continue improving the condition. This has greatly lifted her mood, and she is much more positive about the future. Tenancy Support Worker has consulted with the Housing Officer and Housing Manager and agreed to pause formal action against the tenant while progress is being made.

A family of 3 was the recipient of the Cash First Fund to secure skip hire. The family were completely overwhelmed with waste in the property and was at risk of legal action commencing due to the condition of the property. With support, the family have worked together to remove a substantial amount of waste. While there is still work to go in this case, the family now take pride in their home and is determined to continue making improvements. The children in the property were previously extremely embarrassed about their bedrooms, but on the last visit were eager to show the Tenancy Support Worker the progress made and describe the good habits they had developed to maintain the new, improved condition.

West of Scotland Housing Association

Location: Glasgow

Mr C is single father with joint custody of his two young children. He suffers with anxiety and stress and other long term mental health issues. He had initially struggled with applying for welfare benefits which unfortunately caused him to accrue rent arrears. He was also unable to afford to cover his household bills or buy substantial food for his children. He was unable to contact Universal Credit as he could not top his mobile phone, he was in a spiral of events that he could not control and was at risk of losing his home as his rent was not being paid and he was not engaging.

The Tenancy Sustainment Officer provided financial support in an emergency situation, to ensure he could heat his home and purchase food for his family. He was then supported in contacting his GP for help with his mental health. He was also supported in getting his UC live/in payment. The Income Max Officer supported him to apply for a Cost-of-Living Grant from Glasgow City Council and this was made towards his rent arrears which helped him to reduce his debts. The Tenancy Sustainment Officer was able to provide some financial support to clear his utility debts and purchase some furniture to make sure his home was warm and safe for his children to visit, this support also allowed him to purchase some Christmas gifts for his children.

Mr C was breaking point and did not know where to turn to for help. He advised us that the Association/Tenancy Sustainment Officer provided more support and advice to him within a week than anyone else had done.

West Granton Housing Co-operative

Alliance of Registered Co-operatives and Housing Associations Independent in Edinburgh (ARCHIE)

Location: Edinburgh

GB was referred to us following a cancer diagnosis and the sudden loss of his job. These challenges left him in a position of financial vulnerability. The referral stated that he needed replacement floor coverings, a cooker, washing machine, and a new bed and mattress – as his old one was broken and no longer fit for purpose, especially during his recovery. His diagnosis left him vulnerable to infection. It was crucial that his tenancy was habitable to prevent re admission to hospital. Thanks to the Fund, we were able to replace GB’s broken cooker and washing machine, ensuring he had the facilities to maintain his nutrition and hygiene. We also replaced his outdated bed and flooring to create a restful environment. Beyond physical items, we referred GB to our Energy Adviser to provide energy efficiency tips and used additional funding for an oil radiator to ensure his home remained warm during the winter months. This coordinated effort transformed GB’s living conditions. By removing these immediate physical and financial burdens, we have ensured GB has a safe, warm, and functional home, that was safe for him. He is now able to focus entirely on his health and his recovery in a comfortable environment.

The ARCHIE network reported that one household which received support through Upstream services called the landlord to express their appreciation for the support and offered to pay this forward to other neighbours if they needed help with anything, reflecting strong community links.



Get in touch to find out more

sfha.co.uk | homelessnetwork.scot

