SFHA

Executive Summary

Financial Inclusion Pilot

Co-sponsored by SFHA & TEC Housing

tech

Overview

This 12-month pilot, co-sponsored by SFHA and TEC Housing, tested whether a digital-first model could improve access to financial support for social housing tenants, reduce pressure on frontline services, and generate strategic insights.

Link Housing partnered with Lightning Reach to deliver the pilot from July 2024 to September 2025.

Key Findings (Evidence-Based):

1,145 tenants accessed the Lightning Reach portal, with 98% completing the process independently, avoiding the need for staff intervention.

This prevented a surge in demand that could have overwhelmed frontline teams- equivalent to 891 hours (≈24 weeks) of staff time that would otherwise have been required to support tenants manually.

Tenant feedback showed that around 60–70% had positive or neutral experiences, with 30- 40% reporting barriers such as low digital confidence or unmet expectations.

Staff valued the platform for signposting, but noted that usability and match relevance need improvement to avoid duplication and frustration.

Managers confirmed the platform helped absorb demand, allowing staff to focus on tenants with the most complex needs, and aligned with Link's digital and financial inclusion goals.

Strategic Fit

The pilot aligns strongly with national policy priorities across housing, poverty prevention, digital inclusion, and integrated care.

It supports the Scottish Government's *Tackling Child Poverty Delivery Plan*, *Housing to 2040*, and the *Fairer Scotland Action Plan*, while contributing to the *Digital Strategy for Scotland* through ethical, user-led service design. The model complements *Health and Social Care Integration* and *Adult Social Care Reform* by reducing frontline pressure and enabling proactive, rights-based support. The partnership between Link Housing and Lightning Reach exemplifies cross-sector collaboration, delivering scalable, data-informed solutions that respond to complex tenant needs.

Implications for the Housing Sector

1

Digital-first models can prevent system overload by absorbing demand that would otherwise overwhelm frontline services.

The pilot showed that digital platforms can handle high volumes of tenant need without direct staff involvement. This demonstrates efficiency at scale and prevents **overstretched services from collapse** under rising poverty and demand.

2

Blended support approaches are critical to prevent exclusion and ensure the system remains equitable under pressure.

While digital tools can absorb volume, they cannot replace human support for tenants facing digital exclusion, trauma, or complex needs. A **blended model** is essential to ensure no tenant is left behind.

3

Platform data can help prevent crisis escalation by identifying affordability risks before they become arrears or evictions.

Analytics from the pilot revealed patterns in tenant need, such as widespread debt, zero income, and requests for basic essentials. These insights can be used to **target early interventions**, shifting housing strategy from reactive to proactive. (SEE PERSONAS)

4

Cross-sector collaboration is essential to build a resilient housing support system capable of withstanding economic shocks.

The pilot's success depended on collaboration between housing, tech, and policy partners. Scaling this kind of innovation requires **shared investment, risk, and learning** across sectors.

Recommendations

Housing Providers

Embed financial wellbeing into tenancy sustainment

Invest in digital skills

Use platform data proactively

Policymakers & Funders

Support scalable digital inclusion pilots

Incentivise preventative approaches

Promote ethical data sharing

Technology Partners

Co-design with tenants and staff

Improve match relevance

Ensure transparency and accessibility

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