



Community Foundation Impact Report 2024-25



Introduction

We are pleased to be able to share the 2024/25 Community Foundation Impact Report. This year marked five years since we launched the Community Foundation in January 2020. We have helped 810 households throughout 2024-2025 by using 1% of our rental income to help tenants to sustain their tenancies. We focused on helping ease the cost of living pressure for tenants by: paying their rent increase, heating their homes, providing access to food, and other essential household items.

We have also supported tenants to maintain their homes and gardens through our Gardening and Decorating schemes, and our Community Improvement Fund has helped provide services and improvements to our local communities.

We have continued our partnerships with Your Own Place (YOP) to deliver another year of our Food Hub projects in Diss and Wymondham, and we also have Life and Progress Specialist Wellbeing provider, who continue to offer tenants and residents our Tenant Wellbeing and Support Service.

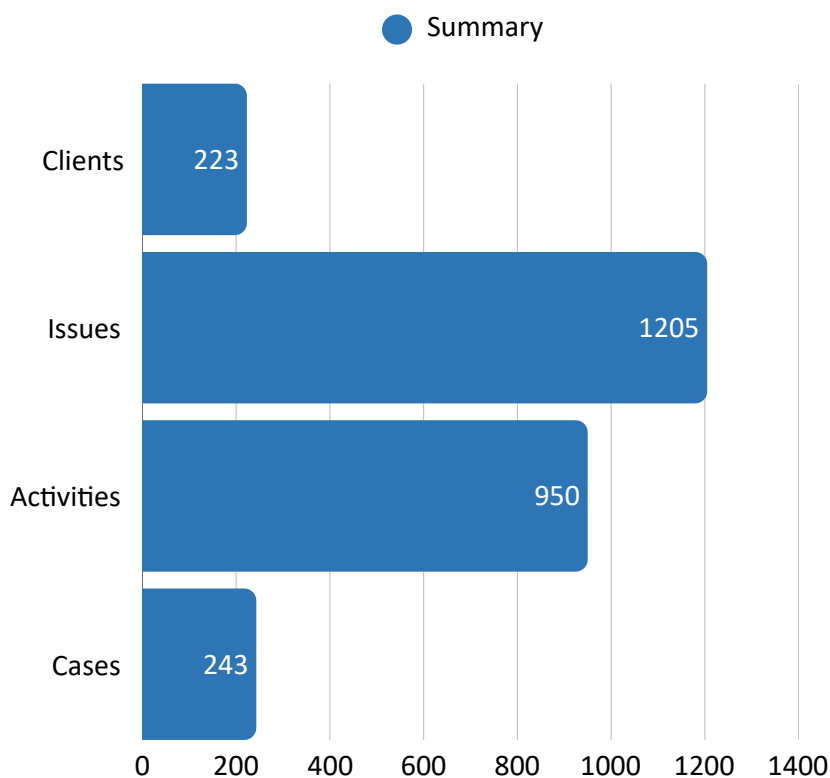
We also funded an advisor, for tenants and residents (by residents we mean our Shared Owners, Licensees and Leaseholders) from Norfolk Citizens Advice (NCA). This is an impartial service and NCA advise on a variety of issues including consumer rights, benefits, housing, work, finances, family, wills, law and courts, pension guidance, and costs and support to witnesses in courts through the Witness Service.



Norfolk Citizens Advice

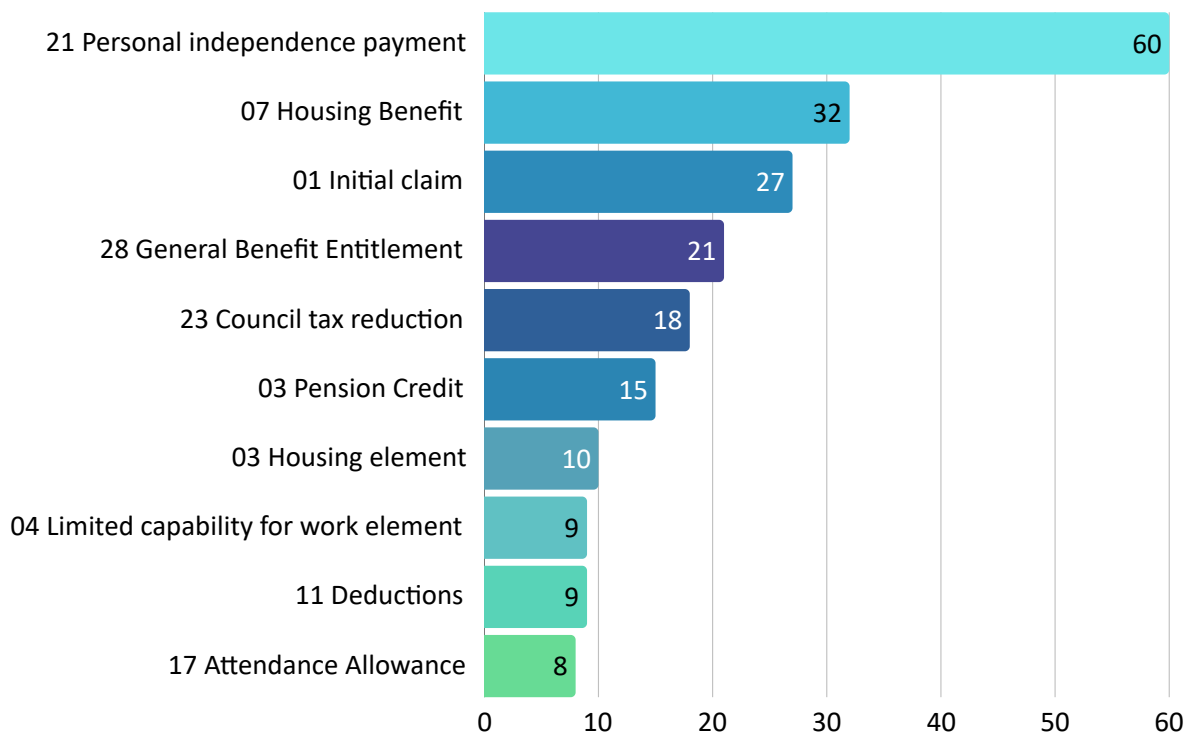
In April 2024 we funded an advisor from Norfolk Citizens Advice. All Saffron colleagues are able to refer tenants and residents to our in house advisor, who can help with a range of things as detailed in the above introduction of this report, as well as being able to signpost, financial planning, tax advice and legal advice. They also advise on Immigration up to level one but can refer for onward support.

The figures below illustrate the range of advice they have given and the benefit to our tenants and residents.

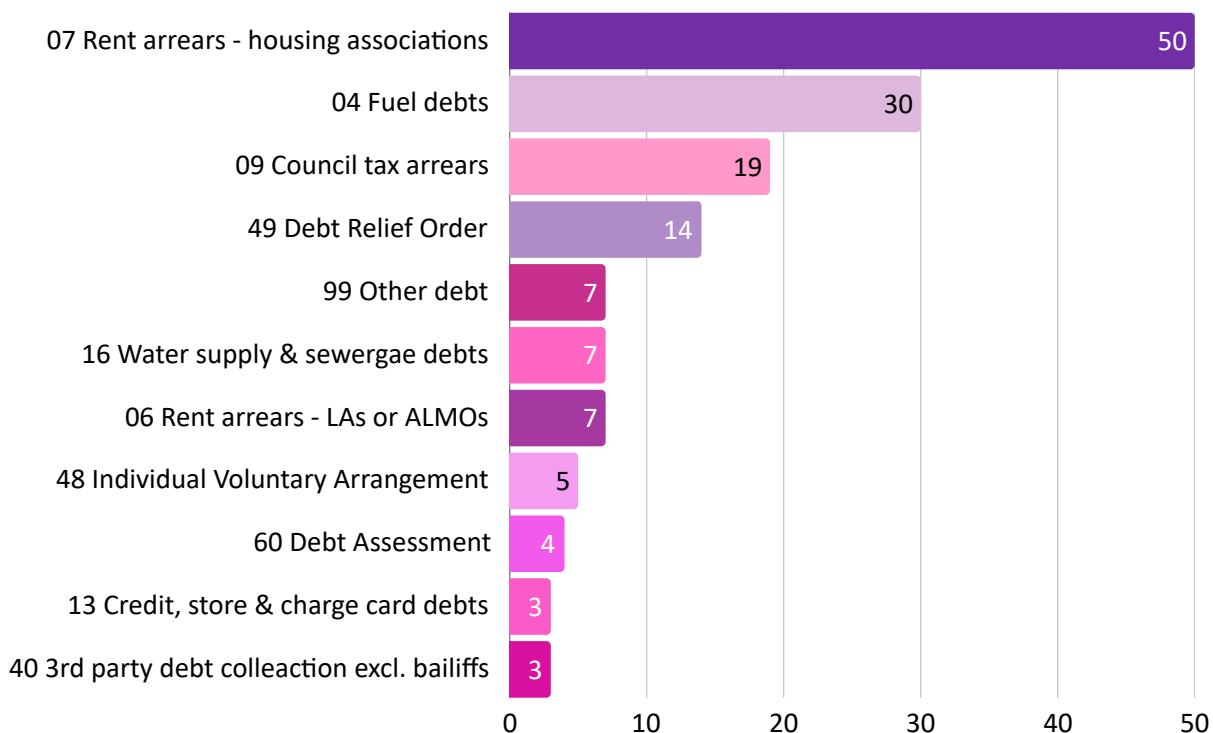


	Issues	Clients
Benefits & Tax credit	181	70
Benefits Universal Credit	78	30
Charitable Support & Food Banks	137	74
Consumer goods & services	48	35
Debt	157	73
Education	7	3
Employment	32	14
Financial services & capability	100	69
GVA & Hate Crime	5	4
Health & community care	105	42
Housing	69	42
Immigration & asylum	1	1
Legal	5	4
Other	11	7
Relationships & family	18	13
Tax	5	4
Travel & transport	2	2
Utilities & communications	244	83
Grand Total	1,205	570

Top benefit issues



Top debt issues



Outcomes - Financial

Overall income gain - **67** clients receiving a total value of **£83,109.00**

Other financial gains financial and wellbeing - **105** clients with a value of **£19,493.00**

Service's re-imbursements - **42** clients receiving **£3,977.00**

Total financial value to Saffron Tenants - **£106,579.00**

Your Own Place

Your Own Place (YOP) is an award-winning social enterprise delivering money, housing, tenancy and cost of living support to prevent homelessness. Their mission is to prevent homelessness, and their vision is to ensure everyone has a safe and secure home. They have been working with us again this year supporting tenants from a base in Wymondham and Diss within existing foodbanks.

YOP offer workshops, or one to ones and shorter 'financial conversations' to help tenants build on their financial skills. They have also helped by supporting people who need to complete short online forms, apply for travel passes, and by signposting them to local organisations. They are there to help address any money-related concerns or questions.

During 2024-25 51 new individuals, and 17 people, who they had worked with the previous year, have been supported through: one to ones, check-ins, and attending their workshops. The support has helped them with the cost-of-living challenges by offering information about money, debts, how to be more confident about managing money, and in some cases also being referred to specialist areas of support.

Your Own Place have written an Impact Report for the 2025-26 which can be read by [clicking here](#) or by visiting our website on the xxx pages.



Tenant Support and Wellbeing Service

The Tenant Support and Wellbeing Service (TSWS) continues to play a vital role in supporting tenants and residents with their mental health and wellbeing.

The Tenant Support & Wellbeing Service from Life and Progress is here to help tenants and residents by providing practical information, resources, and counselling to help people balance their work, family and personal life. There is no limit to the number of issues they can gain support on, and there is no cost to use the service. This service is completely impartial and available anytime, any day, and is accessed by a telephone call or online.



28

telephone support cases, demonstrating that tenants and residents are actively seeking help when they need it.



16

calls required immediate clinical support, ensuring tenants and residents received in-the-moment counselling at a time of crisis.



3

cases provided structured telephone counselling, offering ongoing professional support for those requiring a more in-depth approach.



52

visits to the TSWS online support portal, resulting in at least 209 views, highlighting engagement with self-help resources.



80

recorded interactions with the TSWS over the last 12 months, reflecting an overall utilisation and support provided to tenants and residents.

These figures reflect the importance of accessible, professional support services in helping tenants manage personal and emotional challenges.

Essential Grants

We provide Essential Grants to assist in easing financial hardship. The Grant helps those who are in furniture poverty by paying towards everyday essential items that if left without can negatively impact people’s wellbeing. These items include white goods, beds, tables and chairs, flooring, and energy or oil payments.

Grants were awarded totalling £12,596.86

37 grants were awarded for :



The grant funding has helped many people in significant ways. Most were able to purchase essential household items like carpets, flooring, washing machines, and ovens that they otherwise could not have afforded. This has greatly improved their living conditions and quality of life. Several mentioned it relieved stress and worry about how they would pay for these necessary home improvements. A few tenants told us that the funding helped them clear clutter and improve their mental and physical health by making their homes more liveable.

Overall, the feedback we received from this grant funding suggests that we have made a meaningful difference in the lives of those who received it, providing them with basic necessities to help live a more comfortable life.

Tenant Feedback:

“ Being able to finally access my downstairs, by removal of years of rubbish build up has improved my mental and physical health. It has positively impacted my day to day living so I am not spending 90% of my day in bed anymore. I feel better in my own skin and now go out regularly during the day for more than just going to the shop or for walks in the early hours of the morning to avoid general public as much as possible ”

“ My Son now has a bed, and it is a good quality bed which will last, so I am very grateful. ”

“ We had no washing machine for 3 months and was washing all the clothes in the bath. This grant enabled us to buy one and has made my life SO much easier I am very grateful. ”

Tenant Feedback:

“ It has made me feel a lot happier. I’ve had injury to my back and hip, so I wasn’t able to do much. ”

“ I made an effort to get it done but I couldn’t. It has taken away a lot of worry. The plan is to keep doing a bit. ”

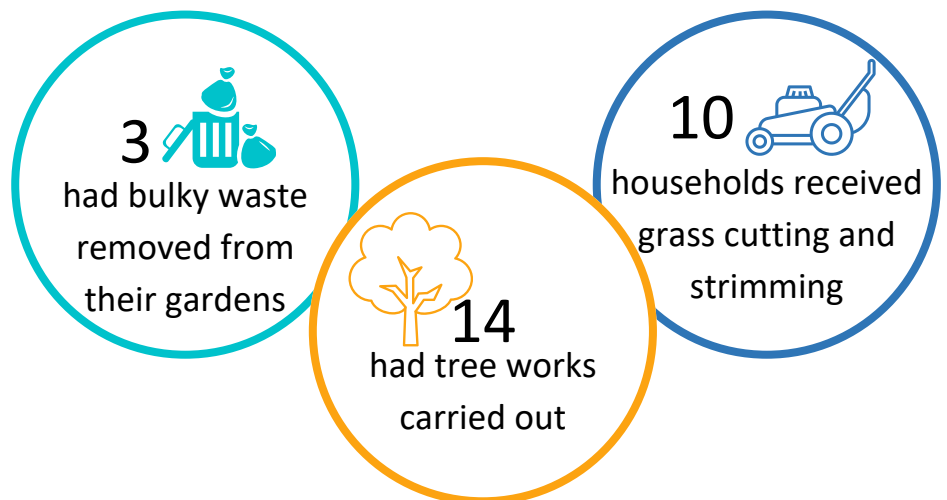
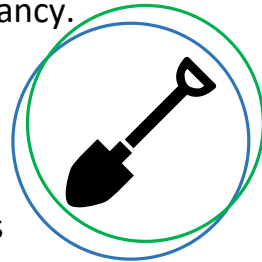
“ Has meant that me and my daughter can use the garden again and it’s not all overgrown and out of control with different plants and bushes from prior tenants. It was a high maintenance garden that I felt I couldn’t do anything with; now I can plan on using and making the most from the space I have outside. ”

Decorating and Gardening Scheme

These schemes are designed to help the most isolated and vulnerable tenants who have no close friends or family to call upon when they find it difficult to maintain their property due to changes in circumstances, since taking on their tenancy.

Gardening Scheme

The scheme has carried out work in 24 household’s gardens. We help people when they need it and give tenants temporary help while they look at how they can maintain their gardens going forward. The scheme aims to help tenants to maintain their tenancies and improving the condition of their properties. This helps the wellbeing of our tenants and makes a positive difference to our relationship with tenants.



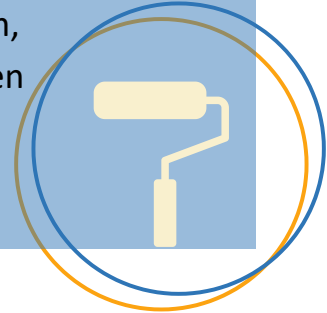
Summary of Garden Survey:

Most of the people we have helped agreed that the grant funding has helped them significantly with maintaining their gardens. In many circumstances their gardens had become overgrown and unmanageable due to physical disabilities or health issues, but our Garden Scheme allowed them to get the necessary work done, such as trimming trees and hedges, removing weeds, and improving the overall appearance. This has made a big difference in their lives, as they can now better access and enjoy their outdoor spaces. A few people also told us that the work has brought more light into their homes too. Overall, those who received the service told us that the grant funding has been very beneficial and has alleviated a lot of worry and stress for the respondents regarding their gardens.

Decorating Scheme

This scheme helps create sustainable tenancies and improves the condition of people's homes, which helps promote their wellbeing, and also creates a positive relationship between us and tenants.

We had two applications during 2024-25. One for a Hallway and bedroom, and an application to decorate a home for an elderly tenant who had been living in difficult circumstances for several years, it was good to hear that afterwards felt he would now be able to invite friends and family.



Tenancy Sustainment Fund

We have helped tenants struggling to pay their rent, as part of our Tenancy Sustainment Fund (TSF). During 2024-25 we have spent **£192,000** to help tenants by supporting them to pay the increase in rent from the previous year. We have awarded the fund to **429** households who were on low incomes, partial Universal Credit or Housing Benefit. We approved 94% of the applications we received, with most of these households in a difficult position due to a shortfall in Housing Benefit or Universal Credit.

A wide range of households have benefited from the fund and as shown in the feedback we received it has had a genuine impact on tenants' lives, and court action has potentially been avoided in 32 cases due to TSF awards.

Total funding
awarded was

£192,000

It has enabled tenants to remain in their homes and to better manage their household budgets, often making money available for other key bills and therefore reducing financial hardship and debt.

The scheme
has helped support
429 households
to meet the
difference in rent
payments helping
to ease financial
hardship.

Our Income Team have used the fund to build positive relationships with tenants and help prevent tenants from getting into arrears - 29% of applications from tenants who have clear accounts. A further impact is that we have seen a reduced number of new court applications and warrant requests. This also means tenants are not having additional costs added to their accounts.

Feedback from tenants:

“

Thank you so much, I wasn't expecting that! It couldn't have come at a better time, as my car broke down last night and is having to be towed to the garage.

”

“

This has helped me massively. Struggling with PTSD and depression and on top of this financial worries too this payment has eased some of the strain. I would like to thank you from the bottom of my heart.

”

“

The fund has helped me immensely! I've recently lost my father who I cared for in our 2 bed bungalow. I'm receiving universal credit, I had some rent arrears and also pay bedroom tax. A big weight off my mind!

”

“

Since my husband left a year ago I have had to learn to manage with one income. The fund has been a massive help to me and has lifted a big weight off my shoulders.

”

“

Receiving the grant has taken a bit of pressure off of our rising energy costs. We both use medical equipment that has to be on 24/7 and I have been able to use the extra money to put straight towards our energy payments. We are grateful for any help we can get.

”

“

Thank you for helping me with my rent. My children have grown and I am trying to downsize but nothing in the local area that is suitable. I have to pay bedroom tax so this has helped a great deal. Thank you

”

“

Everything from start to finish was really well handled, and really really helpful.

”

“

It has allowed me to have a warm house and to have food for over the winter period.

”

“

Been in hospital in critical care I only get my pension and cannot get any benefits. I would not of been able to pay my rent, this has removed a lot of stress for me and my wife

”

“

Thank you so much for that. Also, thank you so much for getting Citizen's advice to get in touch with me. He was ever so helpful and signposted me towards other support. I appreciate it so much because I was having trouble getting in touch with the Help Hub and Citizen's advice myself. Your help made all the difference.

”

“

I was very grateful my family were given the TSF. It's been a very difficult time financially for us for the past year (since I lost my job due to ill health). We have really struggled to make ends meet but this has eased so much of that worry and had a positive effect also on my mental health as money matters are a constant worry to me.

”

Community Improvement Fund

The improvement grants have meant that we have been able to improve the appearance of communal areas, make them safer and provided more facilities. We have also funded new Christmas decorations to each of our Community Living Schemes and specialist counselling to six people.

We have awarded funding to projects totalling:

£9,932.

Some of the improvements we make offer long term environmental benefits such as the Community Clear-Up Days, where fly-tipping is removed, and we provide skips for tenants to dispose of unwanted waste, which reduces the risk of incorrect disposal. It creates a visibility within our communities, building relationships and trust and encourages tenants to engage with us about wider areas of concern.

Purchasing domestic abuse safety equipment not only enhances people's immediate safety but it also builds trust in the help that we offer, making survivors feel seen, heard and supported. We have also provided Community Awareness Training for tenants and residents, to highlight factors around domestic abuse and anti-social behaviour (ASB) in communities which are often not thought of experiencing domestic abuse or ASB and are known areas of under reporting of such incidents.

“

We improved communal areas by providing delineation for parking and by blocking off stairwells so that items could not be left to create a fire hazard.

The Improvement Grant also supports Community Triangles, improvements to communal areas that often come from tenants at these events alongside Environmental Health Officers and the police.”

Neighbourhood Team

Manager

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“

Decorations for Independent Community Living schemes improved tenants' morale and the appearance of schemes at Christmas time, creating a happy and festive atmosphere and a sense of community.”

Wellbeing Team

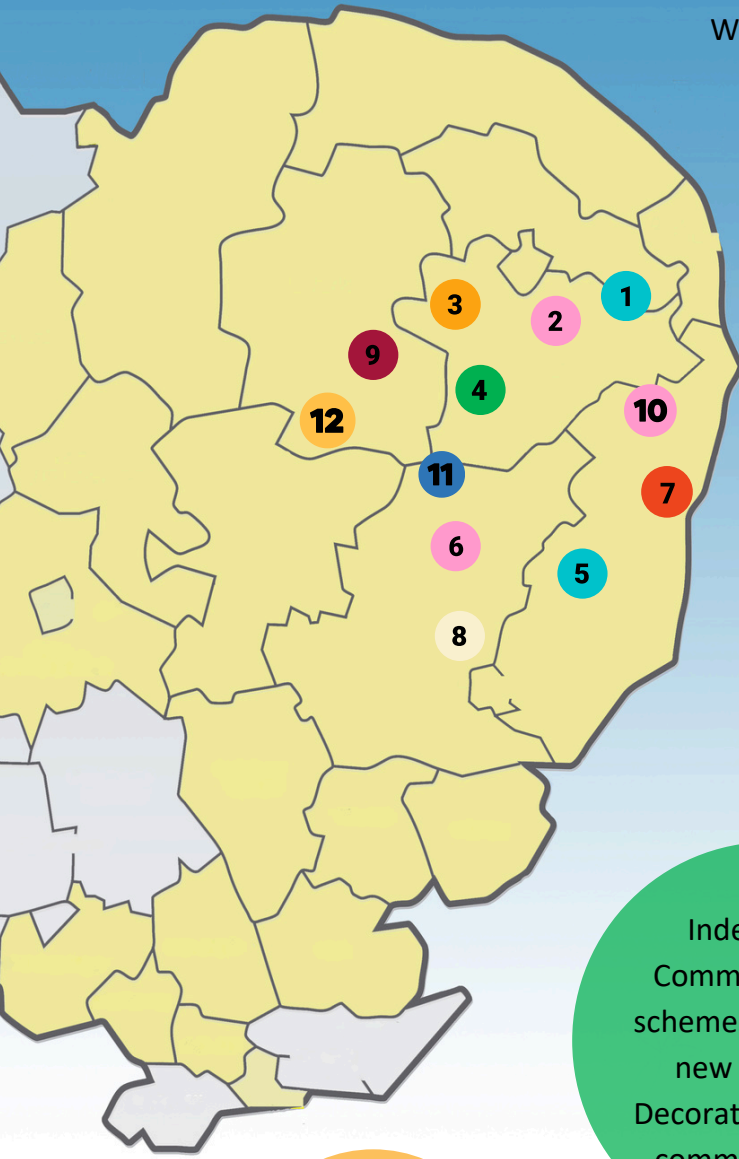
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We have invested

£9,932 into our communities.

The spend has been in the following areas:



1 Acle

2 Brooke

3 Costessey

4 Cringelford

5 Ditchingham

6 Diss

7 Geldeston

8 Harleston

9 Hethersett

10 Loddon

11 Long Stratton

12 Wymondham

Our Independent Community Living schemes, were given new Christmas Decorations for their communal areas.

An area beneath communal stairs was blocked off in Diss for safety

Car parking spaces have been marked out in Costessey and Harleston

3 areas have had community clean up events

6 tenants have received counselling

Victims of domestic abuse have been given equipment for their homes to help keep them safe.

We contributed towards a basketball hoop in Wymondham

We funded community awareness training around anti-social behaviour and domestic abuse





Summary

Our Community Foundation Grants and schemes enable us to offer help and support to people, some of which are our most vulnerable tenants who are in difficult situations that go beyond financial hardship, such as hoarding, domestic abuse, illness, and other life changing events. Our Foundation helps people to sustain tenancies and in some cases stops tenancy enforcement action. By offering the Community Foundation grants and schemes we have been able to build good relationships with our tenants and the work that we do with other support agencies to maintain the wellbeing of our tenants and residents.

Having these grants and schemes can also help foster good communities and alleviate issues which can be the cause of complaints. Our employees feel that they are really important for to have available to use alongside other areas of help available from our partners and other organisations.

