

Real value in the face of social challenges: a view of social housing

November 2025



Jim Clifford OBE Director, Sonnet
Hon. Professor, Sheffield Hallam University

Alice Hulbert Manager, Sonnet

Danielle Yeung Manager, Sonnet

Molly Turrell PhD student, Sheffield Hallam University

j.clifford@sonnetimpact.co.uk

a.hulbert@sonnetimpact.co.uk

d.yeung@sonnetimpact.co.uk

molly.p.turrell@student.shu.ac.uk

Sonnet
Advisory & Impact

Citation and Publication Notices

Citation Notice

The citation for this report is Clifford, J., Hulbert, A., Yeung, D. and Turrell, M. (2025). *Real value in the face of social challenges: a view of social housing*. London. Sonnet Advisory & Impact.

Copyright

The copyright owner of all publications of work commissioned is Sonnet Advisory & Impact CIC, from whom permissions should be sought before any materials are reproduced. Short sections of text, not to exceed two paragraphs, may be quoted without explicit permission, provided that full acknowledgement of authorship is given.

Applicable standards

The report has been prepared, and the work underpinning it has been undertaken, in accordance with best practice standards for this type of research and specifically in accordance with the GECES standards for the measurement of impact, as published by the European Commission.

Disclaimer

This project has been commissioned by, but does not necessarily reflect the views of the Hyde Group and/or the housing associations who have participated in this work, "Participant HAs" (full list available in the Executive Summary on page 4). Sonnet Advisory & Impact CIC has coordinated its preparation and has selectively challenged and checked the data gathered and applied in this report, and the calculation and logic derived. This should not be taken to imply that figures produced by the Hyde Group and Participant HAs have been audited or, except where indicated, are the subject of formal or informal verification by Sonnet Advisory & Impact CIC. Consequently, Sonnet Advisory & Impact CIC, its principals and staff, accept no liability to any party relying on the figures included.

Contact details

Jim Clifford OBE

Sonnet Advisory & Impact

www.sonnetimpact.co.uk

j.clifford@sonnetimpact.co.uk



Contents

Executive Summary	4
The Value of Social Tenancies in 2024/2025	6
Three challenges in the housing sector and the role of housing associations	9
1. Why in-work poverty in social housing is a challenge—but still a lifeline.....	9
2. Social housing: a safer haven for health and wellbeing	13
3. Social housing offers greater value than temporary accommodation.....	17
Conclusion	19
References	20

Executive Summary

Rising housing costs and social homes as a lifeline

In 2025, social housing and housing associations continue to play a vital role in addressing England's deepening housing crisis, particularly as the cost of living remains high¹ and public services face mounting pressure². With continued increases in private rents and wages stagnating for many³, social housing offers a crucial lifeline for low- and middle-income households who would otherwise be priced out of secure, decent accommodation.

Government needs to recognise the value housing associations add, not only by providing affordable homes but also acting as community anchors, offering support services that alleviate strain on overstretched health and social care systems. As local authorities grapple with budget constraints⁴ and rising use of temporary accommodation (TA)⁵, the long-term stability, decency and affordability of social housing stand out as essential components of a sustainable housing strategy.

This report is an update of well-respected Value of a Social Tenancy (VoST) research originally published in 2018 by Hyde and Sonnet. It calculates the savings to the state, and benefits to other public bodies, of someone living in social housing, compared to someone living in temporary accommodation, with family and friends or in private rental accommodation. It uses case studies from the people living in these homes, to demonstrate the difference social housing has made to their lives.

This year, VoST looks at the situation through three lenses:

- The social and economic benefit brought by providing social tenancies
- How social housing providers are addressing three pervasive problems in society
- In three real life case studies, as illustrations of the difference the sector can, and does, make.

Value of a Social Tenancy 2024/2025 at £20,216 per tenancy

In 2023/2024, six Housing Associations (HAs) used the VoST model to show that, across their combined 221,398 social rent properties they were generating an average annual social value of at least £18,051 per tenancy.⁶

With five of those HAs (Hyde, MTVH, The Guinness Partnership, A2Dominion and Platform Housing) repeating the calculation this year, they are showing an average social value of at **least £20,216 pa per tenancy for 2024/25** for their 160,633 general needs homes. The rise is due to improved data accuracy, and the costs used in the model being updated for inflation.

If this is extrapolated across the whole of England, the figures for 2024/25 suggest that, **across 4.3 million social properties, a total value of at least £87bn p.a. arises.**

Three challenges in the housing sector and the role of housing associations

This report explores three critical challenges facing the housing sector and the vital role social housing plays in addressing them:

1. **In-work poverty** – Having a job does not guarantee financial security for many. HAs support tenants by improving access to employment opportunities and financial stability. The affordable rental levels, and generally five-year lease terms, set by HAs are a contributing factor to this. These stable and secure tenancy provide the foundation for tenants to find – and stay in – meaningful employment. Indeed, social housing is an intervention that reduces poverty which The Working Hard(ship) report⁷ considers a better solution than *work as the route out of poverty*.
2. **Health inequalities** – Substandard housing quality leads to serious health consequences. Social housing is highly regulated and provides much safer homes (Decent Homes Standard, reduced fire risk, reduced risk of accidents) than private rentals, which helps reduce the health risks and costs associated with poor living conditions.
3. **Costs of temporary accommodation** – Increasing use of TA causes huge financial strains on local authorities. Social housing offers a more affordable and secure alternative, easing the burden on councils and improving safety and stability for tenants.

The real effects, through the eyes of three tenants

Tenant stories featured in this report illustrate how HAs are actively supporting residents across these areas—offering not just homes, but holistic support that is often absent in other housing tenures such as the private rented sector (PRS), informal arrangements, or temporary accommodation.

A cross-sector approach to tackle the housing crisis and its knock-on impacts

How can we respond to this? Social housing providers are achieving much but cannot meet the scale of need alone. A coordinated, cross-sector approach is urgently needed to expand access to secure housing and ensure that social and health services are equipped to improve the long-term wellbeing of tenants across England.



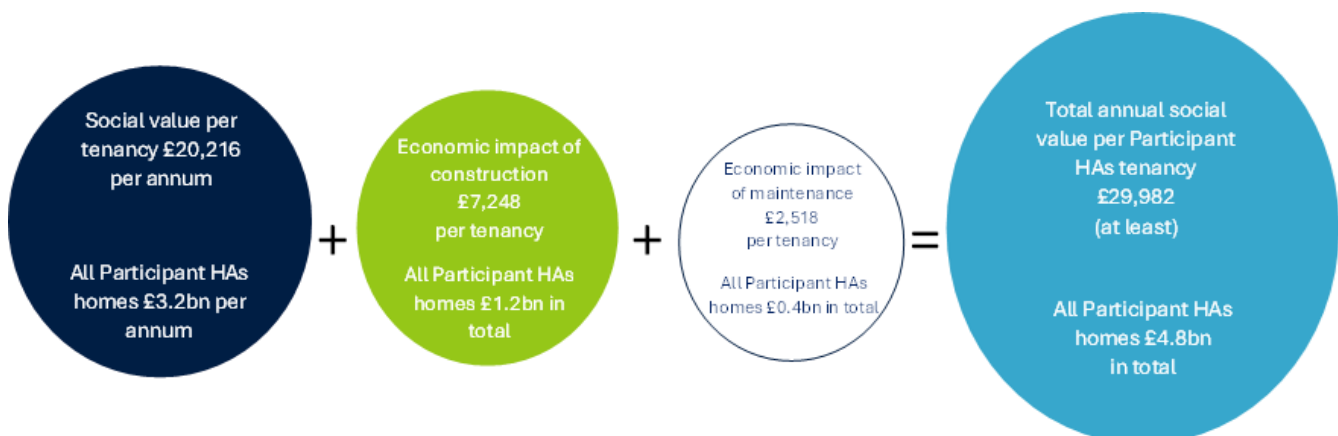
The Value of Social Tenancies in 2024/2025

The value housing associations generate goes far beyond simply building and maintaining affordable homes. The support systems housing associations provide can give a stable foundation to improve someone's life in all aspects, including their finances, their physical and mental health, their relationships with others and their purpose in life (including staying in meaningful employment). This delivers significant, long term, socio-economic benefits.

The Value of a Social Tenancy (VoST) was developed by the Hyde Group and Sonnet Impact in 2018. VoST is an evidence-based approach to compare how life looks with social housing to life without social housing, where tenants are assumed to be living in temporary accommodation, private rental accommodation or with family and friends. The difference in the associated costs and benefits between these two scenarios gives us an estimate of the value of a social tenancy.

Total social value per tenancy, and across the five participant HAs 160,633 general needs tenancies: Across the five participant HAs, the **total** social value in 2024/2025 was **at least £4.8 billion for all general needs tenancies**. This is an average of **at least £29,982 per tenancy**. This includes social value generated per tenancy plus the economic impact resulting from spending on construction and maintenance.

The average annual value brought per social tenancy for 2024/25 is £20,216. This is up 12% on last year from £18,051; the two main reasons for this increase are: updating the costs in the model (inflation as well as updated proxies and national averages) for latest available research (this accounts for 7% of the increase). And, changes in the segmentation (with more people in 'thriving' and 'managing' profiles compared to prior year because for the first time all HAs were able to provide accurate data on an individual tenancy basis) this accounts for 4% of the change.



The value of a social tenancy doesn't include the financial value of energy improvements to homes or measures housing associations take to reduce their environmental impact (such as better waste management and reducing energy use).

The wider benefits of the five participating housing associations' social tenancies 2024/2025

The importance of social housing is demonstrated by the direct benefit of social tenancies to the economy and different public sector bodies. The benefits are calculated by comparing the lives of people with social tenancies with their situation if they were living in temporary accommodation, low-cost private rental homes, or with family and friends. The £3.2bn in social impact from the five housing associations in this research (excluding the impact of building and maintaining homes) is shown in the following table.

Economy	£1577.9m	<ul style="list-style-type: none"> • 54,847 more adults were enabled to be in work through the stability of social housing situations, generating £1458.6m; • Social tenancies reduce presenteeism, valued at £28.1m; and • Social tenancies halve absenteeism to 10 days a year, valued at £91.2m.
NHS	£691.2m	People living in social housing have improved physical and mental wellbeing, resulting in: <ul style="list-style-type: none"> • Fewer drug and alcohol issues; £37m; and £66.1m, respectively • Fewer falls for the elderly; £5.5m; • Reduced incidence of childhood asthma (£1655.8k) due to damp living conditions; and • Fewer GP and A&E visits; £36.1m; and £538.5m, respectively.
Police and Justice	£396.7m	People living in social housing are less likely to be involved in, or be victims of crime. This: <ul style="list-style-type: none"> • Reduces the number of police callouts not resulting in an arrest, saving £37m; and • Results in 48,170 fewer incidents, saving £359.7m.
Local Authority	£365.5m	Local authority savings are the result of: <ul style="list-style-type: none"> • Moving 43,371 residents out of temporary accommodation, saving £315.9m; • Helping the elderly stay independent for longer, delaying a move into residential care, saving £41.4m; • Children living in social housing being less likely to be on the Child Protection, saving £8.2m.
DWP	£89.2m	People living in social housing are more likely to be employed, reducing Universal Credit claims.
Education	£103m	Children living in social housing are more likely to attend school and have improved earning potential.
Banks and creditors	£12.1m	People living in social housing are less likely to have problem debt.
Fire service	£11.4m	Secure, safe and high quality social housing (along with housing association support) reduces the risk of domestic fires.

Enabling the whole sector to value its impact 2024/2025

Based on the VoST model (as updated for 2025) and what can be extrapolated from the values calculated for the five participant HAs, **the estimated total value being brought by the social housing sector of 4.3 million social properties⁸ (3.2 million owned by housing associations⁹) is at least £87 billion a year (or at least £64.7 billion for those properties owned by housing associations).**



This nationwide value of the impact of social homes demonstrates the huge positive impact the sector has on England's economy and society, and the value in supporting the sector both to deliver more homes and more services.

Three challenges in the housing sector and the role of housing associations

1. Helping to tackle in-work poverty

Having a job doesn't always mean financial security in social housing

Tenants interviewed in last year's VoST revealed that many people living in social housing experience *in-work poverty*—where they are employed but still struggle to afford essentials.⁶

69% of social renters sacrifice basic needs to pay rent

A survey found that 69% of social tenants had to sacrifice basic needs like food or heating to pay rent. Over 30% of employed tenants were on insecure contracts.¹⁰ Many work part-time due to family responsibilities, and some struggle to find full-time jobs.⁷ In-work poverty is especially common among single parents, single-earner couples, and large families—groups often found in social housing.¹¹

71% of low-income private renters spend over 30% of income on rent

Social housing rents are, on average, 64% cheaper than equivalent affordable private renting¹², plus social housing tenants benefit from secure tenancies – in the case of fixed term tenancies, usually lasting at least five years – unlike the traditional instability of private rentals, which the Renters' Rights Act seeks to address. Additionally, in the English Housing Survey 2023-24: rented sectors: 72% of social renters reported that financially they could pay their rent easily in 2023–24, a figure that has remained stable over five years, while the proportion of private renters reporting ease of payment has declined.¹³ While more social renters are in the lowest income quintile, private renters with the same level of income are significantly more burdened—71% spend over a third of their income on rent, compared to 42% of social renters. To compound these problems, rising costs in the private sector and shortages in new social housing push more working people into poverty or even homelessness.^{7,14} A study spanning those in private rented affordable housing and those in social housing has not been done, and is needed. It should compare income sources, spanning employment and benefits, the cost of housing, and how the tenants' remaining net income is spent.

Housing associations invested £76m in employment support

Social housing gives people a chance to afford to support their families and build a better future. In 2019–20, HAs invested £76m in employment support, including jobs, apprenticeships, volunteer hours, mentoring, work placements, financial donations and project sponsorship—making them the second-largest investor after the Department for Work and Pensions.¹⁴^{Error! Bookmark not defined.} In Shelter's survey, of people who reported social housing made a difference to them, 65% of social renters said it positively impacted their access to job opportunities. In contrast, among those living in the private rented sector, 21% said their housing issues had negatively affected their performance at work.⁷

Social housing alone isn't enough to tackle in-work poverty

Things like better transport links to higher-paid work, adequate grant funding and land provision to build homes near job hubs, are crucial in tackling in-work poverty. Error! Bookmark not defined. Improving housing policies, job quality, wages and employer responsibility, alongside better childcare and welfare support are all equally important.¹⁵

Tina's story at MTVH

Tina, an MTVH resident with a history of unemployment and irregular part-time work in hospitality, often struggled to pay her rent and afford essentials, putting her at risk of losing her home – her first stable accommodation since leaving care. Her income fluctuated due to inconsistent shifts, leading to periods of Universal Credit claims and times with no support at all. This instability contributed to rent arrears and difficulty affording essentials, placing Tina at risk of losing her home — her first stable accommodation since leaving care. Tina experienced heightened anxiety and a sense of helplessness when she felt things were “not going her way.”

Tina was referred to MTVH's Tenant Welfare Team, where she accessed emergency fuel and food vouchers to bridge the gap between payments. Recognising the need for longer-term solutions, she was then referred to MTVH Works and began working with Work and Skills Specialist Jasmine Dorsett.

Jasmine used a combination of coaching techniques, Neuro-Linguistic Programming (NLP), and tools like the Wheel of Work to explore Tina's aspirations, assess her skills, and identify training needs. Through this process, Tina rediscovered her interest in becoming airline cabin crew, drawn by the structured lifestyle, better pay, and career progression opportunities.

Together, they developed a personalised action plan to help Tina transition into a more secure and better-paid career:

- CV Refresh and Interview Preparation - Tina received support to update her CV and participated in mock assessments tailored to cabin crew recruitment processes.
- Navigating Onboarding and Benefits - Jasmine and the team supported Tina through the onboarding process, including liaising with the DWP to provide a history of welfare benefits and secure necessary references.
- Training and Travel Support - Tina received ongoing support as she travelled to various UK airports for training, ensuring she could complete her qualifications without financial barriers.

Tina successfully secured a full-time position with British Airways, marking her first stable employment in years. This role offers a reliable income, career progression, and significantly improved financial security. With her income stabilised, Tina is no longer reliant on emergency support and has taken steps toward long-term independence and wellbeing.

Tina said: “I just want to take a moment to say a massive thank you to Jasmine Dorsett for her incredible support. She helped me with my CV and guided me through the entire application process for British Airways, and I genuinely couldn't have done it without her. She was there for me every step of the way, and her kindness and encouragement meant the world to me. In all my years, I've never received such amazing support, and I truly can't thank her enough. Jasmine, you are absolutely amazing, and I'm beyond grateful for everything you've done!”

Spotlight on MTVH's work with residents

The empowerment of MTVH's residents and communities is driven by their Community Impact team that delivers a range of support including money advice, careers guidance, health and well-being, youth programmes, community kitchens, warm spaces and more. Over the year, MTVH provided residents with £3.4m of financial gain from these services, spent £2.2m with SMEs, engaged and supported 246 residents with employability support creating 75 jobs.

2. Decent Social housing: a safer haven for health and wellbeing

Poor housing conditions and impacts on health and wellbeing

Poor-quality housing poses serious risks to health and wellbeing, particularly for low-income households and families. While the social housing sector faces its own challenges, strict health and safety standards, regulation and better management means housing associations provide homes that are of significantly higher quality than those in the private rental sector.

Private rented homes twice as likely to have serious hazards

Homes provided by **housing associations are of significantly higher quality than those in the private rented sector**. Private rented homes show **higher rates of damp** (9% vs. 5%), **Category 1 Hazards** (hazards posing a serious and immediate risk to a person's health and safety¹⁶) (10% vs. 3%) and **non-decent homes** (21% vs. 9%).¹⁷ **Housing association homes are also the most energy efficient** across all tenures.¹⁸ These quality differences act as protective factors against health hazards such as falls, cardiovascular and respiratory conditions—all of which are linked to hospital admissions and increased pressure on the NHS.^{19,20} According to VoST 2024/2025, the estimated **NHS savings** from health benefits provided by just the five participant HAs providing decent homes this year amount to **at least £691.2 m**.

£1.6bn in housing benefit goes to private landlords renting out non-decent homes

Poor conditions, instability and rising costs in non-social housing contribute to **worsening mental health, sleep disruption, and hypertension**.²¹ A Shelter survey found that 39% of private renters felt anxious and 22% physically sick due to housing-related stress.²² The fear of eviction discourages private tenants from reporting hazards, leaving many exposed to ongoing health inequalities.¹⁹ The lack of suitable housing for vulnerable groups places additional strain on the social care system. Research estimates that £1.6bn in housing benefit annually goes to private landlords renting out non-decent homes.²³

£459.7m invested by housing associations to improve homes in 2024/25

Housing associations have continued to invest in improving housing standards (close to a £1bn increase across private registered providers)²⁴, reducing non-decent homes from 12% pre-pandemic to 9%.¹⁷ In contrast, the private rented sector has shown no statistically significant improvement.¹⁷ In 2024/2025, the five participant HAs in VoST had collectively **invested £459.7m in maintenance and general repairs* to ensure safe and healthy homes for tenants**.²⁵ The investments also contribute to local economic development, bring further impact to other stakeholders.

Social housing as a key determinant of health

While the social housing sector faces its own challenges, strict health and safety standards, regulation and better management means housing associations provide homes that are of significantly higher quality than those in the private rental sector.

* This does not include the 'major repairs' that are capitalised on the balance sheet. It only includes maintenance and repairs going through the profit and loss account.

Affordable and stable housing also allows individuals to maintain employment, access healthcare and build community connections—all of which are protective factors for physical and mental wellbeing.

Kyle's story at Guinness

"I was very lucky to get this wonderful place, which has changed my life completely" says Kyle Sanderson, who has lived in a Guinness home in Heywood, Rochdale, for 15 years.

A social home has offered Kyle stability and "the longest tenancy I've held". In the two years before he joined Guinness he lived in the private rented sector and had been forced to move no less than six times.

His experience of insecure tenancies as a private tenant was "quite frightening". Whereas now, he says, "I've not got a worry of being turfed out, no stress about losing my home, or if I can afford the rent".

Because, he emphasises, "I do work and I do pay my rent". Kyle worked for Virgin Media technical support for more than 20 years and is soon to begin a new job, as a Work Coach, with the Department for Work and Pensions.

Beyond stability, a social home has helped Kyle – who has Multiple Sclerosis – live a more independent life. His previous home was on two floors, restricting his ability to access all parts of his home safely and comfortably. He was more dependent on help from social care for even basic activities, like bathing. And as the home was privately rented, the local council could not fund adaptations. All of which had "quite a detrimental effect on my health and wellbeing".

In 2010, with the support of Guinness and local services, he moved into a new social rented bungalow, all on a single level, with additional adaptations provided later on. This means that he is freer to move about his home, safe from falls, and needs far less support day-to-day.

Kyle says that living in a suitable, adapted home "means I gained my independence" and can "live on my own, manage myself and look after myself". And while he feels lucky to have a "good support network from my family and close friends", he is pleased to be much less reliant on social services.

Kyle's bungalow also has more space than his previous private rented accommodation, enabling him to more easily work from home. This helped reduce the costs (and due to his condition, the discomfort) of commuting.

Asked about the quality of his Guinness home compared to private rented homes he lived in previously, he notes that it was "brand new" when he moved in. It has solar panels and good insulation, with double glazed windows, meaning greater comfort and lower utility bills.

Kyle is also reassured by fact that the cost of repairs in his home is covered by Guinness and that "I know I can get on the phone 24/7 and someone will come out."

Ultimately, he says: "For me, having been here for 15 years is great, because I'm settled. It's my home, I'm happy and I feel safe."

Spotlight on Guinness' work with residents

Throughout 2024/25, Guinness continued to provide extra support for residents and their communities, investing £3.5m in a range of activities and partnerships that made a difference for over 24,000 people. That includes a £1m Hardship Fund for those most in need, to help with essentials like food, energy costs, basic furniture and white goods. Guinness further helped over 14,000 residents claim £18.3m of welfare benefits they are eligible for, of which £13.1m helped pay rent and £5.2m was personal income.

3. Social housing offers greater value than temporary accommodation

Social homes as a more sustainable option

Social housing offers a more stable and affordable alternative to temporary accommodation (TA), which is costly for local authorities and disruptive, or potentially destructive, for residents. While TA plays a critical role in emergency situations, it is typically short-term, overcrowded, and isolating, yet used for extended periods without longer-term patterns of management —making it difficult for individuals and families to settle, access consistent support, or maintain wellbeing.

Over 132,000 households are in temporary accommodation

Recent data shows that the number of households in TA has reached record levels, **with 132,410 households placed in temporary housing**. The most common reasons for homelessness include eviction by private landlords (37%) and family or friends no longer being able to accommodate (24%).²⁶ With rising demand and limited supply of affordable homes, TA is becoming less temporary—over 20% of households with children have spent between two and five years in such placements.

Councils spent £2.8bn on temporary accommodation in one year

The shortage of affordable housing is driving up homelessness and placing a significant financial burden on local councils. In one year alone, councils spent £2.8bn on TA—a 25% increase from the previous year.²⁷ In London, the shortfall in funding for TA provision is estimated at over £740m, diverting resources from other essential services.²⁸ According to VoST 2024/2025 with the 5 participant HAs, moving residents out of TA to social homes could save local authorities at least £316m, allowing them to refocus on strategic priorities.²⁷

47% of children in temporary accommodation had to move schools

TA often involves out-of-area placements, with **42,080 households relocated away from their communities**.²⁶ This tears families from their support networks and from the locations of their employments, at a time when they are at their most vulnerable. It disrupts children's education—47% had to change schools—and leads to inconsistent access to healthcare, compounding stress and instability.²⁹ Safety concerns in TA can be so severe that some individuals prefer to sleep rough, risking being classified as 'intentionally homeless' and losing eligibility for social housing. On the flip side, social housing fosters a sense of belonging and community. National statistics showed that **social renters are more likely to engage with their neighbours regularly (33%)** compared to other tenures, contributing to stronger social networks and wellbeing.³⁰

A safer and healthier community in social housing

Social housing provides lower rents, longer-term tenancies in a single neighbourhood, and a regulated environment that supports wellbeing. It also promotes community integration, enabling residents to build local connections and feel part of a neighbourhood. As homelessness and housing insecurity rise, social housing is a sustainable, long-term option for improving lives and easing pressure on public services. There is a lack of social housing in the UK. Research by the National Housing Federation (NHF) predicts that nearly five million households in England will live in unaffordable homes by 2030 if the housing crisis is not addressed.³¹

Peter's story at Hyde

Hyde acted quickly to find Peter James a new home, who was living in a tent for a year after becoming homeless.

Milton Keynes City Council contacted Hyde towards the end of 2024 for support to find suitable accommodation for 57-year-old Peter, who'd been living in a tent since November 2023. Luckily, Hyde had availability at one of its schemes, Simon De Senlis Court, in Northampton.

Hyde contacted Peter and, during the initial application interview, he explained the TA he'd lived in previously was in poor condition and the landlord wouldn't communicate with him, or try and resolve the issues. After a while, things got too much, so Peter left and, with nowhere to go, living in a tent was his only choice.

Peter told Hyde's advisers he hadn't slept well while living in the tent because he was worried about being robbed or attacked during the night.

This had a negative impact on his health, made worse because he had no privacy; Peter had to go outside in all weathers to wash or use the toilet, which was particularly hard when he was unwell. And, because the ground around his tent was often muddy, it was hard to keep himself and the tent clean.

After assessing affordability and whether the home at Simon De Senlis was suitable for his needs, Hyde made it a priority for Peter to view the flat. Peter said he wanted the flat immediately upon seeing it and was more than happy to move from Milton Keynes to Northampton.

After an application interview on 9 December 2024, Peter was handed the keys to his new home the following day. Hyde's team regularly checked in with him, as part of its tenancy induction, helping him to settle into the flat, and also arranged for new household appliances through the Hyde Charitable Trust's Helping Hand Fund.

Peter said he loves his new home: "It's just what I've been looking for. I wanted to find somewhere to get on with my life. Finding such a peaceful home is a breath of fresh air."

Spotlight on Hyde's work with residents

The Helping Hand fund is available to any Hyde customer who's struggling financially. In 2024/25, £406K was awarded to 1,112 customers in financial crisis through the Helping Hand Fund. After food vouchers, help with buying household appliances is one of the most common requests Hyde receives from residents. Providing these not only supports people with the cost of the purchase, but also helps reduce their overall outgoings.

Conclusion

Social housing has undeniable value in the housing sector, as demonstrated by the outcomes highlighted in VoST 2024/2025 (**at £20,216 per social tenancy**) and across the three key themes:

- **Social housing protects against in-work poverty**, offering affordable rents and secure tenancies that help low-income households avoid financial hardship.
- **Decent social housing improves health outcomes**, providing safer, better-quality homes that reduce hospital admissions and ease pressure on the NHS.
- **Social housing is a cost-effective alternative to temporary accommodation**, offering long-term stability for families and significant savings for local authorities.

These themes are deeply interconnected—challenges in one area often exacerbate the others, compounding the impact on tenants' wellbeing and straining public systems. While social housing is not a complete solution, especially as HAs face tough decisions balancing investment and financial resilience, its role remains critical. To address the housing crisis and reduce inequality, **a coordinated, cross-sector investment in social housing is urgently needed. Policymakers, local authorities, and housing providers must work together** to expand access to safe, affordable and secure homes that support health, employment and community wellbeing.

References

- ¹ [BBC News. \(2025\). Council spending on homelessness hits record high.](#)
- ² [Office for National Statistics. \(2025\). Public sector finances, UK: September 2025.](#)
- ³ [Office for National Statistics. \(2024\). Private rental affordability, England.](#)
- ⁴ [National Audit Office. \(2025\). Local government financial sustainability.](#)
- ⁵ [Department for Levelling Up, Housing and Communities. \(2025\). Statutory homelessness in England: April to June 2025.](#)
- ⁶ [Clifford, J., Hulbert, A. and Yeung, D. \(2024\). The Value of a Social Tenancy: Updating and developing the model in 2024. London. Sonnet Advisory & Impact.](#)
- ⁷ [L Judge & H Slaughter. \(2020\). Working hard\(ship\): An exploration of poverty, work and tenure. Resolution Foundation.](#)
- ⁸ [Department for Levelling Up, Housing and Communities. \(2025\). Social housing lettings in England, tenants: April 2023 to March 2024.](#)
- ⁹ [Regulator of Social Housing. \(2024\). Private registered provider social housing stock and rents in England: Summary \(key facts\).](#)
- ¹⁰ [Holding on to Home. \(2025\). Holding on to home: Final report.](#)
- ¹¹ [McNeil, C., & Parkes, H. \(2021\). No longer 'managing': The rise of working poverty and fixing Britain's broken social settlement. Institute for Public Policy Research.](#)
- ¹² [Shelter. \(2024\). Living in a social home is over 60% more affordable than private renting.](#)
- ¹³ [Department for Levelling Up, Housing and Communities. \(2025, July 17\). English Housing Survey 2023 to 2024: Rented sectors – Main findings.](#)
- ¹⁴ [McSweeney, L. \(2022\). Our role as employment support providers has never been more crucial – Communities that Work. Housing Digital.](#)
- ¹⁵ [Hick, R., & Lanau, A. \(2017\). In-work poverty in the UK: Problem, policy analysis and platform for action. Cardiff University.](#)
- ¹⁶ [Housing Health and Safety Rating System: The 29 hazards](#)
- ¹⁷ [Department for Levelling Up, Housing and Communities. \(2025\). English Housing Survey 2023 to 2024: Chapter 1 – Housing quality.](#)
- ¹⁸ [Department for Levelling Up, Housing and Communities. \(2025\). English Housing Survey 2023 to 2024: Chapter 2 – Energy efficiency.](#)
- ¹⁹ [Faculty of Public Health. \(2024\). Poverty, housing and health: Policy briefing. Faculty of Public Health.](#)
- ²⁰ [UK Health Security Agency. \(2025\). Health inequalities in health protection report 2025.](#)
- ²¹ [Mason, K. E., et al. \(2024\). The impact of housing insecurity on mental health, sleep and hypertension: Analysis of the UK Household Longitudinal Study and linked data, 2009–2019.](#)
- ²² [Shelter. \(2021\). Health of one in five renters harmed by their home \[Press release\].](#)
- ²³ [Health Foundation. \(2023\). Moving to healthy homes.](#)
- ²⁴ [Regulator of Social Housing. \(2025, September 16\). Quarterly survey for Q1 \(April to June 2025\).](#)
- ²⁵ [Clifford, J., Hulbert, A., Yeung, D and Turrell, M. \(2025\). Real value in the face of huge social challenges: a view of social housing. London. Sonnet Advisory & Impact.](#)
- ²⁶ [Department for Levelling Up, Housing and Communities. \(2025\). Statutory homelessness in England: Causes and circumstances.](#)
- ²⁷ [Shelter. \(2025\). Bill for homeless accommodation soars by 25%, hitting £2.8bn \[Press release\].](#)
- ²⁸ [London Councils. \(2025\). £740m black hole: London's temporary accommodation crisis draining budgets.](#)
- ²⁹ [Shelter. \(2023\). Still living in limbo: Why the use of temporary accommodation must end.](#)
- ³⁰ [Department for Levelling Up, Housing and Communities. \(2025\). English Housing Survey 2023 to 2024: Rented sectors.](#)
- ³¹ [National Housing Federation - Nearly five million households will live in unaffordable homes by 2030](#)

DELIVERING IMPACT MATTERS

Sonnet Advisory & Impact CIC is a Community Interest Company, delivering consultancy and advisory services in association with Sheffield Hallam University and its Centre for Regional Social and Economic Research (CRESR).

"Sonnet", "Sonnet Advisory" and "Sonnet Impact" are trading names of Sonnet Advisory & Impact CIC

A Member of the Institute of Chartered Accountants in England & Wales | Company Number: 12328935

Registered Office: 1 Royal Exchange, London, EC3V 3DG

Visit us at www.sonnetimpact.co.uk

