



HOUSING
BRIGHTON

Bridging the digital divide for people facing multiple disadvantage



Lindsay Lucas

head of training and consultancy and deputy chief executive,
COSMIC UK



Megan Fitt

Digital support team leader,
Clarion Futures



Tim McSweeney

Digital skills officer and former volunteer digital champion,
Clarion Futures



Andrew Buckels

Sector lead for social housing,
Waterstones



Curtis Coker

Event producer,
Chartered Institute of Housing





CLARION
FUTURES

Clarion Futures Digital Support

Thursday 8th May

Megan Fitt & Tim McSweeney

Digital Skills Training Offer

- Workshop development and delivery.
- Currently we provide 25 digital skills workshops, covering a wide range of subjects including:
 - Managing Your Health Online,
 - Internet Safety- Staying Safe Online,
 - Shopping & Saving Money Online &
 - My Clarion Online Account
- Online, Hybrid & Face to Face and drop-in sessions
- Follow-up resources and practical activities.
- Accredited training; British Computer Society EDSQ & ICDL qualifications
- 40+ Digital Hubs; local to our residents
- Digital Projects - Low Cost Tech, Wisbech Online



Digital Champions

- **Recruitment and Induction**
 - Basic BDS check, ID badge & lanyard
 - Policies and procedures incl. Data protection
 - Safeguarding & Boundaries training
 - Access to the Digital Champions Network
 - Learning Pathways
- **Access to the Digital Champions Network**
- **Recognition**
 - Access to Digital Device Scheme
 - Record of volunteering hours and learner numbers
 - Coming soon..... DC Rewards
- **Networking & Support**
 - Newsletters and online Meet-ups
 - Support from Digital Champion Mentors
 - Invites to special events



Good News Stories

Once a beginner,
now a Champion!



Being online can make such a difference
to people in so many ways.



Hilary Digital Champion

When Digital
Champions become
colleagues...



Thank you



CLARION
FUTURES

Clarion Futures

5th Floor
Greater London House
Hampstead Road
London NW1 7QX

clarionhg.com



Delivering Inclusive Digital Services for Housing

Lindsay Lucas, Head of Training and Consultancy (Deputy CEO)

Lindsay Lucas

Head of Training & Consultancy at Cosmic UK.

- On a mission to make sure no one gets left behind when it comes to digital
- Worked in Tech for 18+ years.
- Created award winning cultures
- Led people and organisations through cultural and digital transformation
- A change leader, consultant and mentor that puts people at the heart of the solution.





Our vision is a world where everyone has the opportunity to succeed digitally.

Our mission is clear: to empower organisations, people and communities through the power of digital technology.

Ethical and inclusive delivery: Upholding our core values of being:

- Inspiring
- Ethical
- Friendly
- Supportive
- Innovative

We are a **trusted Social Enterprise** and these values are at the heart of every programme and partnership.



Social Value

Digital inclusion for all:

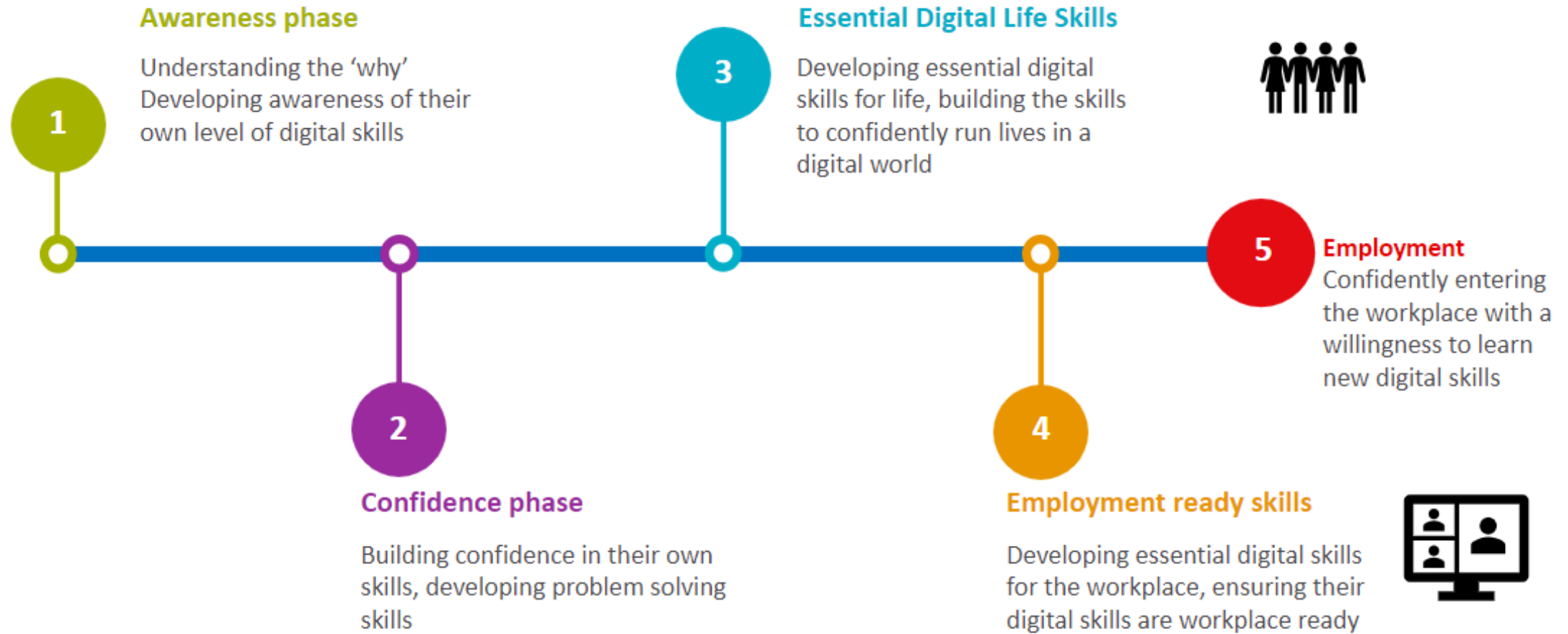
- Cosmic’s tenant services are designed to reach the most vulnerable and digitally excluded populations, including the unemployed, economically inactive, and those facing barriers such as language difficulties, disabilities, ex-offenders or facing addiction.
- By providing tailored digital training and support, we enable individuals to;
 - access online services
 - reduce isolation
 - improve mental health and wellbeing
 - improve employability,
 - gain confidence in using technology safely



“1.5 million UK households live in digital poverty”

— defined by affordability, connectivity, and skills (Good Things Foundation, 2023).

Our approach to Digital Inclusion includes:



Previous clients including many housing associations:



Current DI Programmes



Engagement sessions may include:

- Hobby app demos:
- Tech demos:
- Digital reminiscence sessions
- Interactive sessions



Target outcomes:

- **Increased Connectivity:** Bridging the digital divide forges better connectivity with the community, enabling tenants to engage in online platforms and stay informed.
- **Empowered Individuals:** By imparting digital literacy, we will empower individuals to manage personal affairs, access online services, and participate in the digital economy confidently.
- **Enhanced Employability:** Equipping tenants with digital skills opens up new opportunities for employment and career advancement.
- **Long-term impact through community digital champions**

Recent Clients:



Services we can provide:

TENANTS - Digital Inclusion

- Tenant Digital Inclusion Programmes including engagement sessions, drop-in sessions and 1:1 support.

LEADERSHIP AND WORKFORCE

- Digital Leadership Training and Mentoring
- Digital Skills Audits and Analysis
- Workforce training including mobile first training for frontline workers
- Digital Champions Training
- Power Champions Training / Citizen Developer
- Train the Trainer

Digital Transformation Consultancy, Training and Support



Julia Mixer, Transformation Director at Raven, highlights the cultural impact of the partnership:

“Cosmic have been an excellent partner throughout whether engaging with the Board or frontline.

Our journey showcases that when teams embrace change, it acts as the driving force behind the technology we adopt and the business strategies we pursue.”



Case Study – Cosmic supports Raven Housing, as one of the lead contractors, with multi-million pound digital transformation journey across a 5-year period.

The partnership with Cosmic has yielded **significant financial and operational benefits** for Raven Housing Trust:

- **Automation of processes** like call handling and invoice processing led to marked productivity gains.
- The **comprehensive training programmes** have significantly enhanced digital literacy and confidence across the organisation.
- The **new digital strategies** have fostered a more collaborative and efficient working environment.

Raven Housing Trust’s transformation underlines the power of strategic partnership and adaptive change management. The continued engagement with Cosmic, including attendance at quarterly webinars, ensures that Raven remains at the forefront of technological advancement and operational excellence, setting a benchmark in the housing sector for digital transformation.



“By working together across culture, capability, and community, we can ensure no one is left behind”



- ▶ **Lindsay Lucas**
- ▶ Email: Lindsay@cosmic.org.uk
- ▶ Phone: 01392 642159
- ▶ Scan here to find me on LinkedIn



Thank You



Bridging the digital divide for people facing multiple disadvantage



Lindsay Lucas

head of training and consultancy and deputy chief executive,
COSMIC UK



Megan Fitt

Digital support team leader,
Clarion Futures



Tim McSweeney

Digital skills officer and former volunteer digital champion,
Clarion Futures



Andrew Buckels

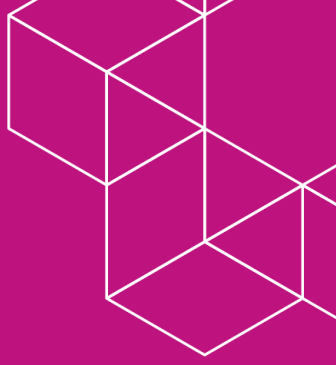
Sector lead for social housing,
Waterstones



Curtis Coker

Event producer,
Chartered Institute of Housing





Refreshment break

Time to network and speak to your exhibitors





Have you booked your place?

8 – 9 September 2025
ACC Liverpool

The adaptations crisis



Paul Smith
Director,
Foundations



Laura Wood
Director,
Invisible Creations



Sarah Davis
senior policy and
practice officer,
Chartered Institute of
Housing





Housing

Ombudsman Service

CIH Brighton 2025
Anthea Chilton – Sector Learning and Development Lead
8 May 2025



Foundations

PROCare

INNISIBLE®
CREATIONS

Paul Smith
Laura Wood

The Adaptations Crisis



Foundations

The tenant, the landlord and the local authority

May 2025

Adaptations in the Consumer Standards



Communicate

Landlords must clearly say how they will help tenants seeking to adapt their homes



Assist

Landlords must assist tenants to access services to help them adapt to their homes



Collaborate

Landlords must collaborate with local authorities and other services

The Tenant

Makes the application



The Landlord

Provides consent



The Local Authority

Controls the adaptation



The Tenant



- *"I'm struggling to get in and out of the bath – but I don't want to make a fuss."*
- *"I've called the Council but there's a long waiting list for an assessment."*
- *"They want all my financial details. I feel like I'm begging."*
- *"I'm worried my landlord will say no, or that it'll cause trouble."*
- *"I've been waiting months. I keep calling but don't get answers."*
- *"No one explained why the landlord took so long to agree. I just sat and waited."*

The Landlord



- *"This is the first I've heard of it – why didn't the council contact me?"*
- *"I want to help, but I don't know what's being proposed."*
- *"They expect me to agree to major changes with no discussion?"*
- *"Some of this work might affect future lettings – what are my options?"*
- *"I had no say in the specification, but now I'm responsible for maintaining it."*
- *"Next time, I'd prefer they come to me first — not last."*

- *"Here's another referral — we've already got a huge backlog."*
- *"We have to means test, but it slows everything down."*
- *"We probably should've spoken to the landlord earlier."*
- *"We're stuck between what the tenant needs and what the landlord will allow."*
- *"Everyone's unhappy – and we're the ones getting the complaints."*
- *"We're already waiting on other landlords – now this is another one in the queue."*

The Local Authority



Adaptations in the Consumer Standards



Communicate

Landlords must clearly say how they will help tenants seeking to adapt their homes



Assist

Landlords must assist tenants to access services to help them adapt to their homes



Collaborate

Landlords must collaborate with local authorities and other services

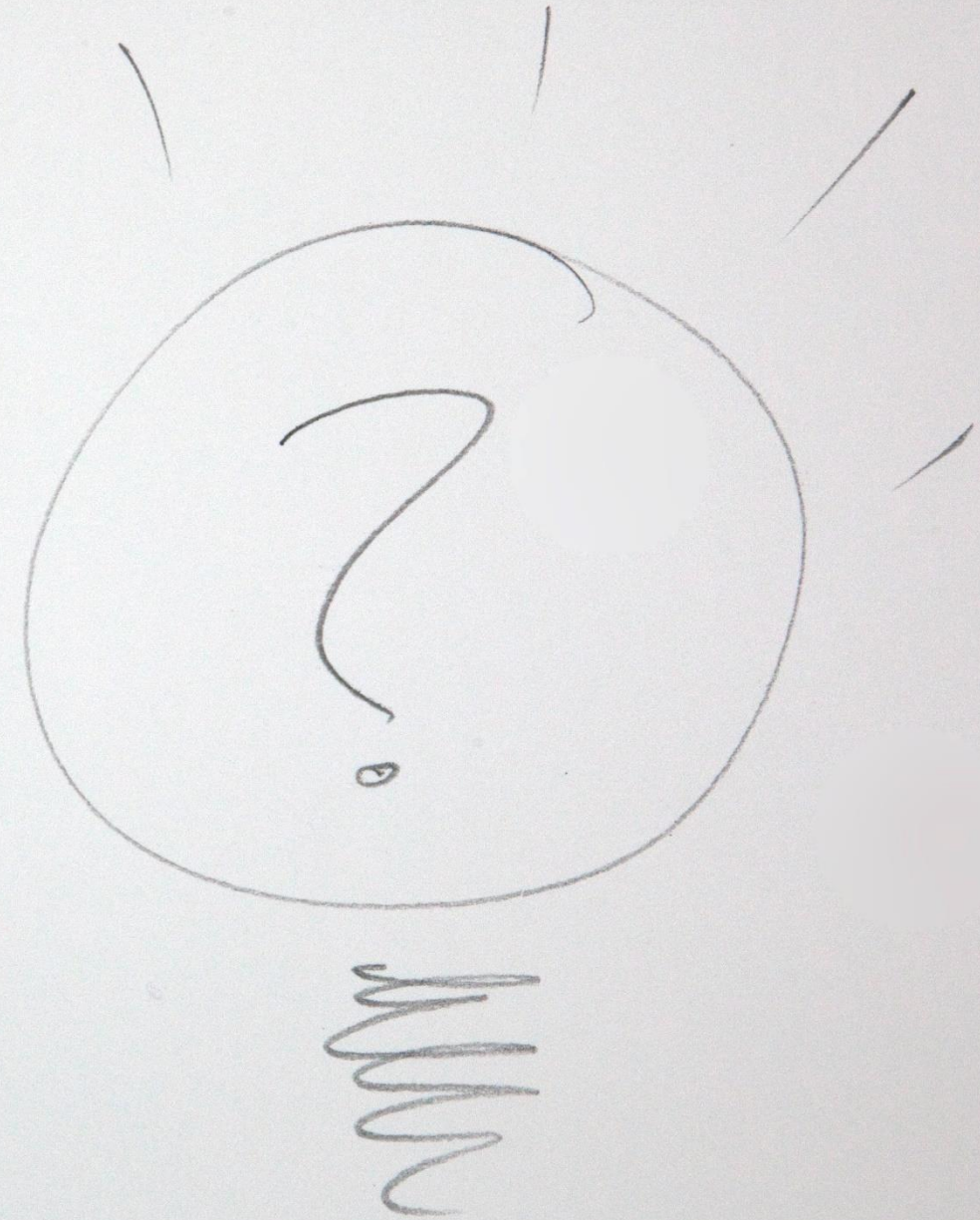
Is there another way?

Where Landlords can:

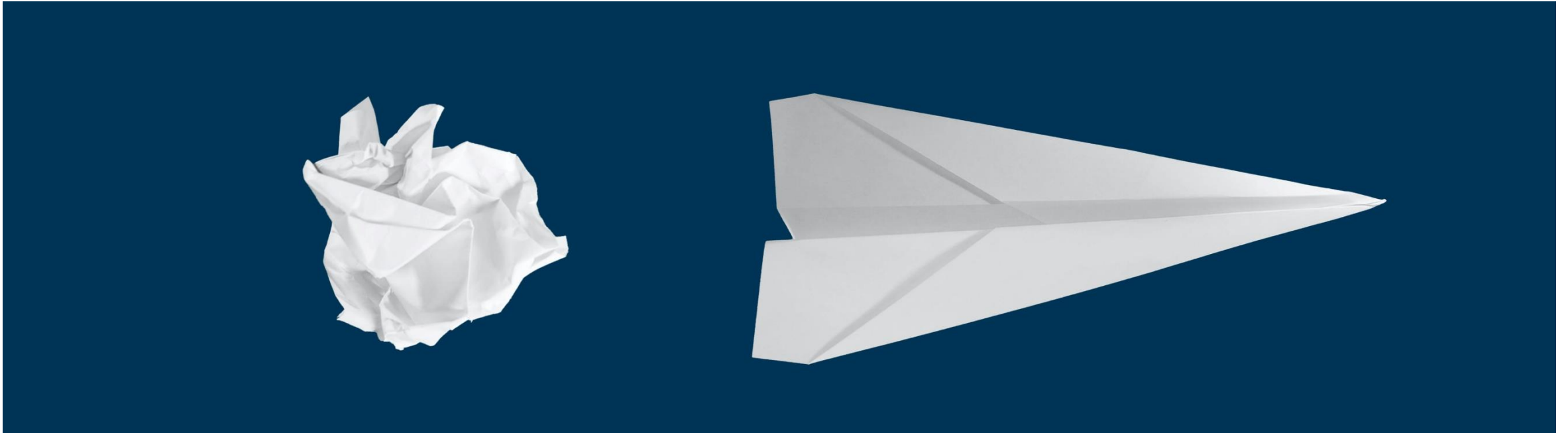
- control works in their own housing stock
- support their own tenants
- access DFG funding

And where Local Authorities can:

- comply with their mandatory duties
- ensure that disabled tenants live in well adapted homes



Landlord Grants



The solution that has been in the legislation since 1989, but no-one ever uses!





Need

Tenant needs adaptations to their home



Enquiry

Tenant requests help from their landlord



Assessment

Landlord OT assesses the situation



Approval

LA approves DFG and notifies



Application

Landlord makes application to LA for



Design

Landlord designs and specifies



Foundations

Tenant needs
adaptations to their
home



Tenant requests
help from their
landlord



Landlord OT
assesses the
situation



Approval

LA approves DFG
and notifies
Landlord



Application

Landlord makes
application to LA for
a DFG



Design

Landlord designs
and specifies
scheme



Works

Sign-off

Payment

Approval

LA approves DFG
and notifies
Landlord



Application

Landlord makes
application to LA for
a DFG



Design

Landlord designs
and specifies
scheme



Works

Landlord arranges
and supervises the
works

Sign-off

Landlord and LA
make final
inspection

Payment

LA pays grants
directly to contractor



The benefits

- One point of contact for the tenant – their landlord
- Means testing does not apply
- Landlord controls the work in their property
- Easier CDM / Asbestos
- LA can have nomination rights for 5 years
- Reduced workload for LA
- Landlord can claim fees
- Already allowed for in the legislation

The Tenant

Asks their landlord



The Landlord

Controls the adaptation



The Local Authority

Approves the funding



The Tenant



- *"I mentioned I was struggling and my landlord said, 'Let's see what we can do.'"*
- *"They handled the forms — I didn't have to chase anyone."*
- *"It was a bit odd not doing the means test, but no one made me feel bad about it."*
- *"They explained what changes could be made and checked I was happy with them."*
- *"The work started quickly — much faster than I expected."*
- *"It felt like they just got on with it. I didn't have to fight to be listened to."*

The Landlord



- *"When the tenant told us they were struggling, we started by talking through all the housing options — not just adapting their current home."*
- *"In this case, staying put made sense, so we offered to handle the DFG application ourselves."*
- *"We worked with the council to agree a specification that matched what we keep in stock — so we can maintain it."*
- *"We made sure the design would meet the tenant's needs now, but also work for future occupants."*
- *"Because we led the process, we knew exactly what was being done to our property."*

- *"They'd already discussed whether the tenant should stay or move — so we weren't adapting the wrong property."*
- *"There was no need to means test the tenant — that saved time and avoided difficult conversations."*
- *"The landlord specified fixtures they could maintain, which means fewer call-backs later."*
- *"We didn't have to chase for consent — they were already on board and leading the process."*
- *"We know the adaptation will be looked after and reused. That's real value for public money."*

The Local Authority



Adaptations in the Consumer Standards



Communicate

Landlords must clearly say how they will help tenants seeking to adapt their homes



Assist

Landlords must assist tenants to access services to help them adapt to their homes



Collaborate

Landlords must collaborate with local authorities and other services

**But the process is only
part of the solution**

PREVENTION



Inclusive Design





Homes should be a haven, not a hospital







Supply & Fit: Convert a bathroom to a level access shower



£6,595

Supply & Fit: Convert a bathroom to a level access shower



£6,245

Join the campaign

for inclusive living



FIT FOR OUR
FUTURE

good for customers, good for business, good for society

www.fitforourfuture.today



Lunch break

**Time to network and speak to your
exhibitors**





Have you booked your place?

8 – 9 September 2025
ACC Liverpool

Gambling related domestic abuse – a focus on women in social housing



Dr Mercy Denedo

Associate professor of
accounting, Durham
University Business School
and board member,
Addressing Domestic Abuse



Professor Amanze Ejiogu

professor of accounting,
society and accountability,
Sheffield Hallam University



Stephanie Morpew

Policy lead,
Chartered Institute of
Housing and research
associate,
Addressing Domestic Abuse



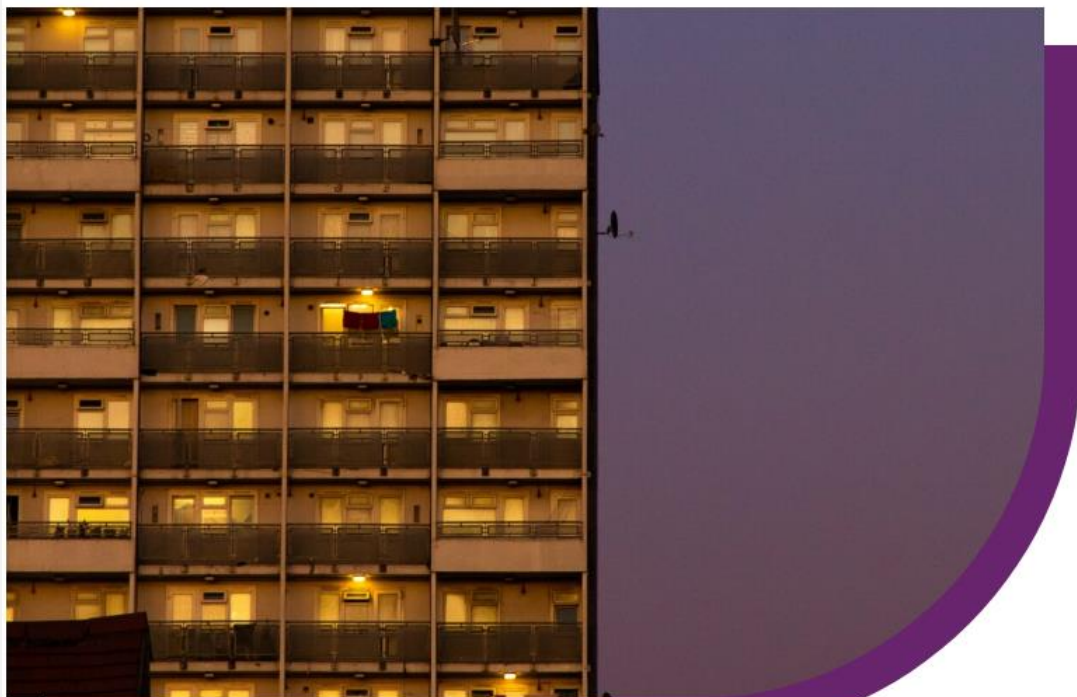
Alexandra Gibson

Content and production
manager,
Chartered Institute of Housing
and lead associate at
Addressing Domestic Abuse

**Amanze Ejiogu
(Sheffield Hallam University)**

**Mercy Denedo
(Durham University)**





An exploratory study on gambling harms and domestic abuse: Experiences of women in a social housing context

Existing Research

- Some international and national evidence (Hing et al, 2020, 2022, 2023; Dowling et al, 2021; O'Mullan et al, 2022; Banks & Waters, 2022)
- Limited U.K. insight
- Gambling can lead to domestic abuse
- Domestic abuse can lead to gambling
- Gambling is linked to financial and economic abuse, coercive control, psychological and emotional abuse, physical and sexual abuse, and digital abuse
- Intimate partners, children, parents, and siblings all impacted.

Research Partners & Focus Group Areas



(Advisory Group made up of range of organisations and lived experience).

Round Table Events

- Durham/Newcastle
- London
- Liverpool
- Birmingham

Project Aims

This project aims to further our understanding of **the linkage** between gambling and domestic abuse, and the **impact of gambling-related domestic abuse on women's accommodation through social housing providers**, including the nature of support available to them.

It will also **develop capacity** in social housing providers to **identify and respond** to gambling-related domestic abuse, through the production of **a free toolkit**.

- Develop the **evidence base, dissemination tools and strategies** to inform policy and regulation.
- Inform the **development of regulation and policy** in relation to gambling-related domestic abuse and **build capacity** within the **social housing sector** to identify and respond appropriately to gambling-related domestic abuse.

Research methods

- Interviews with women
- Interviews with stakeholders
- Round Tables in the highlighted geographical locations – starting with Durham September 2025
- Anonymous survey

<https://www.surveymonkey.com/r/SQCWC83>



Policy / Legislative Framework

- Domestic Abuse Act (2021) – Part 4.
- Social Housing Regulation Act (2023) – consumer standards.
- Gambling-related harms: identification, assessment & management. January 2025. NICE Guideline.
- An opportunity to bring things together.

Domestic Abuse Act (2021) Part 4

Part 4 (section 57) of the Act places a duty on local authorities in England setting out that they must:

- (a) assess, or make arrangements for the assessment of, the **need** for accommodation-based support in its area. The local authority is **not required** to **provide** that accommodation but must be clear about what is **needed** in their area.
- (b) prepare and publish a **strategy** for the provision of such support in its area and what it will do to **address** that need.
- (c) monitor and evaluate the effectiveness of the strategy.

The Neighbourhood and Community Standard

Domestic Abuse

Required outcome

Registered providers **must work co-operatively** with other agencies tackling domestic abuse and **enable tenants** to **access appropriate** support and advice.

Specific Expectations

- SE1 Registered providers **must have a policy** for how they respond to cases of domestic abuse.
- SE2 Registered providers must **co-operate with appropriate local authority departments** to **support the local authority** in meeting its duty to develop a strategy and commission services for victims of domestic abuse and their children within safe accommodation.

NICE Guideline January 2025

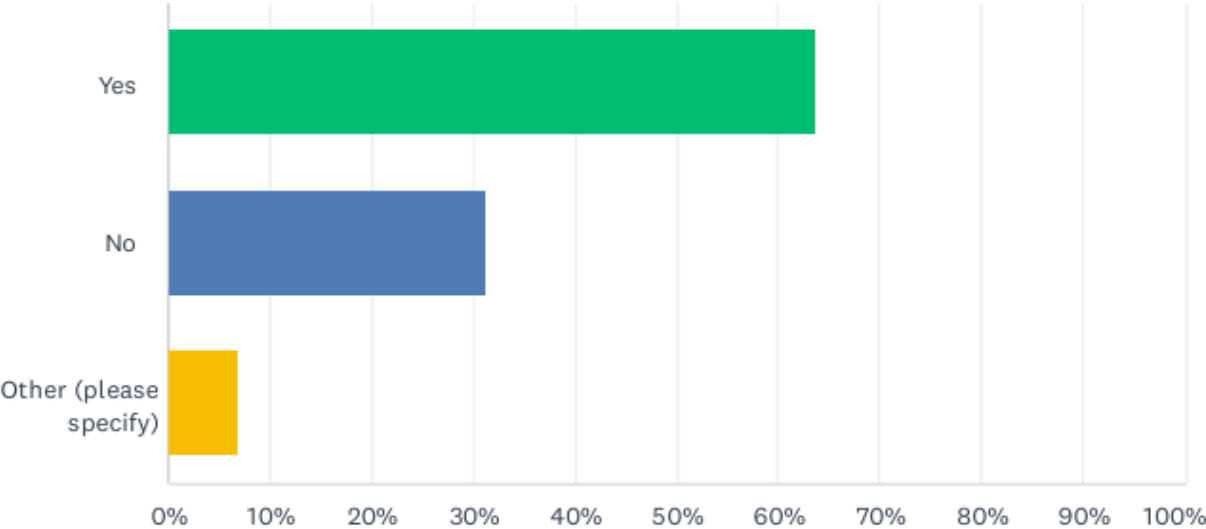
- The guideline covers identifying, assessing and treating gambling-related harms.
- Recognise that stigma, shame and fear of disclosure can prevent people who are experiencing gambling-related harms from talking about gambling, and from seeking and accessing support and treatment.
- In addition, stigma may be a particular issue for certain groups such as people from marginalised, minority or under-represented groups.

Emerging Findings – Housing Providers

- No questions around gambling harms as part of money matters teams – bank statements as the 1st point in many cases.
- Domestic abuse support – not asking questions about gambling harms when asking about perpetrator (but asking about drugs, alcohol for example).
- Lack of knowledge of gambling harms organisations to seek advice from or refer to.

Q2 Does Your Organisation ask questions about domestic abuse as part of your new tenant sign up process?

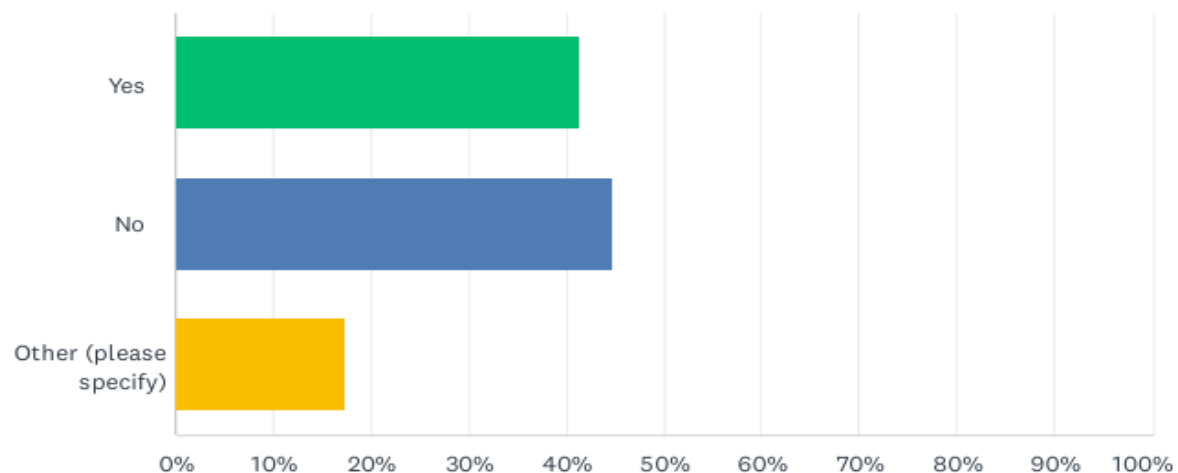
Answered: 58 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	63.79%	37
No	31.03%	18
Other (please specify)	6.90%	4
Total Respondents: 58		

Q3 Does your organisation's Money Matters / Income Maximisation Team include questions on gambling harms when providing support for existing tenants?

Answered: 58 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	41.38%	24
No	44.83%	26
Other (please specify)	17.24%	10
Total Respondents: 58		

Developing Findings - Women

- Being subjected to abuse related to their partners gambling
- Gambling themselves to cope with the abuse
- Being encouraged to gamble by the perpetrator, or both partners having a gambling addiction.

“If a massive row happened, I’d gamble” (003WLE)

Developing Findings - Women

- Short and long-term housing impacts – losing housing, multiple moves, homelessness.
- Unsatisfactory or unsafe housing – damp, mould, bug infestations.
- Predatory landlords – sexual abuse.
- Having to restart new mortgages later in life.

“It’s on her to get on that system every day and bid for a house and then look at her morale depleting, depleting, depleting. As she sees her name go up to twelfth or fourteenth or sixteenth. Every time you ask people to do these, the hit on their own mental health as a result, just to try and actually provide a safe environment for her children, because of the debt that she’s in, as a result of the gambling harms. I mean, it’s just...absolute madness.” (Pilot interview)

Developing Findings - Women

- Financial impacts – going without, losing their own savings, needing to access benefits or use foodbanks.
- Physical and mental health impacts – stress, hypervigilance, self-harm and suicidal thoughts (trauma).
- Being placed in unsafe situations – escorting to pay for rent.

“I used to wake up in the morning, I used to look in the mirror and just think, I can’t really see me anymore, is this my life forever.” (012WLE)

Developing Findings - Women

- Impacts on children, parents, family and friends.
- Hearing and witnessing abuse.
- Having their own savings (and children's) stolen.
- Losing housing. (Mapping housing journeys)

“I remember one particular incident where he'd lied about going to the races and I'd heard from somebody else and he'd got so, so angry and was shouting and slinging stuff around...Millie had walked into the room and she was wearing a fairy outfit with her wings on and she had a wand in her hand and she's waving a wand at him, and I said what are you doing? She just said I'm trying to make Daddy not cross...and she does have memories of that...she's really struggled with her mental health, really struggled.” (018WLE)

Developing Findings - Women

- Several barriers to accessing support.
- Limited availability of housing, especially good quality housing.
- Lack of female-specific services.
- Shame, fear, isolation.
- ‘Nobody asked’.

“It was like being abused twice. It was like you are abused by the person you’ve loved, and you’ve trusted implicitly, and then you get abused by the system. I’m finding that’s actually worse.” (15122023)

Developing Findings - Women

“I never thought that I would get out of that situation. We had broken up and got back together so many times. I thought this is my life. I just couldn't see a way out.” (002WLE).

“I was trying to say to him, I work full-time. I've worked since I left school. I don't want to not pay my rent. I don't want to be homeless. I just needed - I just felt like screaming, someone, just help me. Just help me. Tell me what to do.” (024WLE)

“We shouldn't be scared of asking someone how they ended up here, because you just never know. You might have that conversation with someone and be the trigger for them reaching out for other support.” (022WLE)

Developing Findings - Women

Recognise

Mental health, isolation, non-payment of rent, signs at home, partial disclosures

Respond

Pathways, finding the right time, professional curiosity and empathy

Refer

Knowing where to refer, supporting referrals

A hand is holding a large, three-dimensional '@' symbol made of cardboard. The symbol is light brown and has a thick, hollow structure. The background is a blurred indoor setting with warm lighting.

Email:

dagamblingharmproject@gmail.com

Research Call: Supporting victims of gambling-related domestic abuse – A focus on women in social housing (including local authority supported housing).

A university-led research project, funded by the Gambling Commission, is exploring gambling-related domestic abuse, with a specific focus on women (including LGBT women) in social or supported housing. We are keen to learn more about how women's housing is impacted by gambling and domestic abuse, whether they have been subjected to domestic abuse by a perpetrator who gambles, or they have been gambling themselves to cope with the abuse. The project is a collaboration between Durham University, Sheffield Hallam, Cranfield University, Betknowmore UK, and Addressing Domestic Abuse.

We are currently inviting housing providers to take part in a short, anonymous survey to help us better understand this issue: [Take the survey](#)

In addition to the survey responses, we have conducted interviews with women with lived experience and stakeholders across the sector. Findings will inform a professional toolkit, report and policy briefings, podcasts, and videos to support frontline staff and other support service providers.

More information about this project can be found online via <https://dagamblingharmproject.webspace.durham.ac.uk/>
Contact us via: dagamblingharmproject@gmail.com

To learn more, you can watch our short video: [Lived experience video](#)

We will be running a series of roundtable events in Durham, London, Liverpool and Birmingham. If you are interested in participating or in hosting one of these roundtables, please get in touch. We love to hear from you!

- Together, we can improve safety, support, and outcomes for affected women. Thank you for your time and support.



HOUSING
BRIGHTON