



**HOUSING**  
**BRIGHTON**

# Welcome to day two



**Caroline Lester**

Director, 4i Solutions and  
vice chair, South East regional group  
Chartered Institute of Housing

# Are we equipped to comply with Awaab's Law?



**Rachael Williamson**

Director of policy,  
communications and external  
affairs,  
Chartered Institute of  
Housing



**Richard Blakeway**

Housing Ombudsman,  
Housing Ombudsman  
Service



**Amanda Newton**

Chief executive,  
Rochdale Boroughwide  
Housing

# CHOOSE HOUSING



**Elly Hoults**

Chief operating officer  
and deputy chief  
executive of Peabody  
and CIH president



**Annalisa Howson**

Assistant director of housing,  
Guilford and Waverley,  
Borough Councils and CIH  
South East regional lead



**Mica Joseph**

Head of estate  
management,  
Notting Hill Genesis



**Ashley Hook**

Former chief executive,  
MHS Group

DEVELOPMENT KEYNOTE



HOUSING  
BRIGHTON



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Institute of  
Housing





# Refreshment break

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



A stylized house outline in dark blue. The roof is a simple line with a red dot at the peak. The walls are represented by two vertical lines and a horizontal line at the bottom, with red dots at the top-right and bottom-right corners. The text 'THE HOUSING COMMUNITY SUMMIT' is written inside the house shape in a dark blue, sans-serif font.

# THE HOUSING COMMUNITY SUMMIT



Have you booked your place?

8 – 9 September 2025  
ACC Liverpool





# Ending furniture poverty in a cost neutral way



Claire Donovan  
Director, End Furniture  
Poverty



Andrew Waters  
Business development  
manager, FRC Group

# ENDING FURNITURE POVERTY IN A COST NEUTRAL WAY



**END  
FURNITURE  
POVERTY**



# Furniture Poverty

The inability to afford or access basic furniture, appliances and furnishings that provide a household with a socially acceptable standard of living

## Furniture insecurity

- A household has the items they need for now
- But if something essential breaks or needs replacing, they will not have the savings to do so
- Often moving from one crisis situation to another

## Furniture destitution

- A household has none or very few of the items needed
- In long-term chronic situation



# EXTENT OF FURNITURE POVERTY

- 6m people in the UK are living in furniture poverty – 9% of the UK population
- 55% of people in furniture poverty, 2.6m people, have a disability
- 26% of social housing tenants are living in furniture poverty
- Over 1m adults living in 'deep furniture poverty', missing 3 or more items
- At least 740,000 children living without a bed

**END**

**FURNITURE  
POVERTY**

# IMPACT OF FURNITURE POVERTY

Physical health:

- 7 in 10 had problems sleeping
- 7 in 10 with long term illness or disability said FP made condition worse

Mental health and social wellbeing:

- 9 in 10 felt stressed or anxious
- 8 in 10 felt more depressed

**END**  
**FURNITURE**  
**POVERTY**

# SOLUTIONS TO FURNITURE POVERTY

- Furnished Tenancies
- Local Welfare Schemes
- Furniture Reuse Schemes
- Grant-making Sector
- Furniture Gifting Schemes

END

FURNITURE

POVERTY



# SOCIAL HOUSING & FURNISHED TENANCIES

- Vast majority, (98%), of social rented properties allocated as unfurnished
- We believe at least 10% of social tenants would hugely benefit from a furnished tenancy scheme
- For those fleeing domestic violence, coming from homelessness, or even moving from private to social rental sector – often have nothing

# FURNISHED TENANCIES: BENEFITS FOR LANDLORD

- Better living conditions for tenants, so reduces turnover
- Sustained rental income
- Reduced void costs
- Improve chance of letting hard to let properties
- Improved sustainable communities
- Support for vulnerable tenants
- Opportunities to create a surplus

**END**

**FURNITURE**

**POVERTY**



# FURNISHED TENANCIES: BENEFITS FOR TENANTS

- Move into a 'home'
- Likely to stay longer in the property – 2 years plus
- Furniture is a key source of debt
- Avoidance of 'easy' credit, such as rent to own stores or payday lenders
- More likely to engage with support services

END

FURNITURE

POVERTY

# FURNISHED TENANCY & FURNITURE RENTAL AGREEMENTS

- Furnished Tenancy – made at outset of tenancy  
Furnishing the property, not the tenant
- Furniture Rental Agreement – more flexible  
Furnishes the tenant not the property  
Typical term 3 to 5 years, or completely flexible  
Can be offered to existing tenants on a 'needs basis'

# FURNITURE OPTIONS

## Capital route

- Landlord purchases furniture and recoups capital over 3 to 5 years, ideally through the service charge
- Service charge includes element for repairs and replacement, and admin costs
- Once capital cost recouped, can continue to claim service charge at same level

## Rental route

- Landlord rents the furniture from a third party
- Service charge includes element for landlord admin costs

**END**

**FURNITURE  
POVERTY**

# TENANCY PERFORMANCE

## Tenancy Churn

Reduced tenancy churn = reduced rent-loss & reduced void-costs

Citizen reduced churn by 30% to 50%

## Void Costs

When a tenant has pride in their property, more likely to look after it

Thirteen Group saved over £1m per year through reduction in Year 1 churn and void time & cost

## Arrears Rate

Tenants avoid high cost credit and other debts so less likely to build arrears

END

FURNITURE

POVERTY



- New furniture scheme
- Rental or capital options
- Available for new and existing tenants
- Enhanced admin support with training for frontline staff
- Flexible packages from a single item to full package
- Scope for more flexibility if and when required
- “It’s a no-brainer!”

**END**  
**FURNITURE**  
**POVERTY**

# FLOORING

- Flooring is so hard to obtain on low incomes
- Few LWA schemes provide flooring
- Social landlords often rip flooring out before new tenants move in
- Lack of flooring has impact on
  - Health & safety
  - Comfort
  - Energy Efficiency
  - Noise and ASB

**END**

**FURNITURE**

**POVERTY**



MAKE  
A HOUSE  
A HOME

TOGETHER  
WE CAN  
END FURNITURE  
POVERTY



END  
FURNITURE  
POVERTY

# WE'RE HERE TO HELP!

There are lots of resources on our website, including:

- [Guides to Finding Furniture](#)
- [Extent of Furniture Poverty report](#)
- [All five LWA reports](#)
- [Blueprint for Furniture Provision in Social Housing](#)

For more information about the campaign:

[www.endfurniturepoverty.org](http://www.endfurniturepoverty.org)

[Claire.Donovan@EndFurniturePoverty.org](mailto:Claire.Donovan@EndFurniturePoverty.org)

07714 521 062

[@EndFurniturePov](#)

**FURNITURE  
FLEX**

**FRC GROUP**



# Furniture Flex

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- Flexible options in furniture & appliance provision, building on previous experience
- Response to conversations with providers & tenants - LWP reducing
- Budget restrictions – developed rental model,
- Flexibility is key
  - Choice of products
  - Pack sizes – no minimum
  - Lead times
  - New or existing tenants

# Rental Model - Overview

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- Housing provider is renting items – weekly charge
  - Service charge added to tenants rent account
- Fixed or optional packs
- No capital outlay
- No liability for repairs/replacements
- As new items
  - rent/return/refurbish/re-use
- Administration charges



# Administration

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- Log in created in app for tenant
- Furniture and appliances chosen
- Tenant informed of weekly costs – UC journal
- Order and variation submitted through app
- FRC & Customer receive copies of order
- Tenant contacted directly to arrange delivery
- Delivery date/time agreed
- Delivery, installation, demonstration complete
- Tenant support leaflet

# Ongoing Support

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- During rental period
  - Repairs/replacements
  - Tenant enquiries or faults direct to FRC
  - Manufacturer's warranties
  - Weekly or monthly invoicing
  - Monthly reports
- Products no longer required
  - App – tenant, customer or FRC
  - Access if tenant already moved on
  - Charges end following the removal

# Website

FURNITURE  
**FLEX**  
FRC GROUP

HELP

Welcome, Andrew.

You can view and manage all of test's tenants here.

Log Out

## Your tenants

REGISTER NEW TENANT

*Search tenants...*

**Warren Zevon**

Registered by: Andrew



**Brian Wilson**

Registered by: Andrew



## Your team

REGISTER NEW USER

Andrew



test



# Pros & Cons for each supply model

<ul style="list-style-type: none"><li>• <b>Pros for Rental</b><ul style="list-style-type: none"><li>• No capital expenditure</li><li>• No liability for repairs/replacements</li><li>• No liability for accidental damages</li><li>• Stock management included</li><li>• Packs can change easily</li><li>• 1 item to full house</li><li>• End of tenancy pack removed</li><li>• Income from outset</li></ul></li></ul>	<ul style="list-style-type: none"><li>• <b>Pros for Purchase</b><ul style="list-style-type: none"><li>• Organisation has freedom to rent or gift items</li><li>• Items always brand new</li><li>• Manufacturer's warranties</li><li>• 1 item to full house</li><li>• Income from outset</li><li>• Larger stock range</li><li>• Long term profitability</li></ul></li></ul>
<ul style="list-style-type: none"><li>• <b>Cons for Rental</b><ul style="list-style-type: none"><li>• Items sometimes as-new</li><li>• Tenant never owns items</li><li>• Risks – income/service charge collection</li></ul></li></ul>	<ul style="list-style-type: none"><li>• <b>Cons for Purchase</b><ul style="list-style-type: none"><li>• Capital expenditure</li><li>• Administration &amp; asset management</li><li>• Liability for repairs/replacement out of warranty</li><li>• Liability for accidental damages</li><li>• End of tenancy – storage/testing/re-use</li><li>• Risks – income/service charge collection</li></ul></li></ul>

# Next Steps

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- Bespoke proposal
- Reports
  - Executive team
  - Board approval
- Procurement - frameworks
- Training and team meetings
- First deliveries
- All the benefits of Furnished tenancies



**Thank You**

**For further information please see us on  
stands 68 & 74**



# Lunch break

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





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NATIONAL  
HOUSING  
FEDERATION

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# Closing keynote: Reflections on Brighton 2025



**Hony Premlal**  
Chair, Eldon  
Housing and chief  
executive,  
Hony Premlal  
Consultancy



**Elizabeth Skillen**  
Quality assurance  
and standards  
officer,  
Brent Council



**Matt Baird**  
Director, Baird and Co  
Recruitment with  
SpireHouse,  
Founder, The Social  
Housing Roundtable,  
chair of the board, St  
Anne's Hostel



**Elaine Middleton**  
Head of  
partnerships,  
The Social  
Housing  
Roundtable



**Rachael Williamson**  
Director of policy,  
communications and  
external affairs,  
Chartered Institute of  
Housing

