

# 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 Hoult
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











### Refreshment break

# Time to network and speak to your exhibitors



Chartered Institute of Housing

NATIONAL HOUSING FEDERATION

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



### **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



# 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



# SOLUTIONS TO FURNITURE POVERTY

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



# 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



# 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



# 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



## 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





- 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!"



## **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







## 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

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@EndFurniturePov



# FURNITURE FLEX

FRC GROUP

#### **Furniture Flex**

- 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**

- 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**

- 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



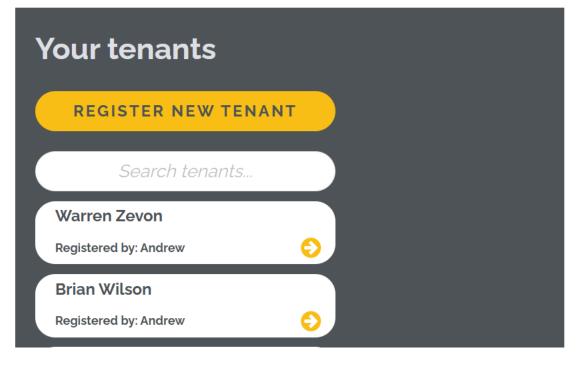
#### **Ongoing Support**

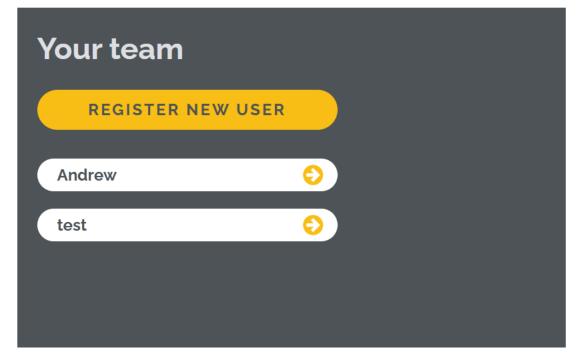
- During rental period
  - Repairs/replacements
  - Tenant enquiries or faults direct to FRC
  - Manufacturer's warranties
  - Weekly or monthly invoicing
  - Monthly reports
- Products no longer required
  - App tenant, customer or FRC
  - Access if tenant already moved on
  - Charges end following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



#### Website







#### Pros & Cons for each supply model

#### Pros for Rental

- No capital expenditure
- No liability for repairs/replacements
- No liability for accidental damages
- Stock management included
- Packs can change easily
- 1 item to full house
- End of tenancy pack removed
- Income from outset

#### **Cons for Rental**

- Items sometimes as-new
- Tenant never owns items
- Risks income/service charge collection

#### **Pros for Purchase**

- Organisation has freedom to rent or gift items
- Items always brand new
- Manufacturer's warranties
- 1 item to full house
- Income from outset
- Larger stock range
- Long term profitability

#### **Cons for Purchase**

- Capital expenditure
- Administration & asset management
- Liability for repairs/replacement out of warranty
- Liability for accidental damages
- End of tenancy storage/testing/re-use
- Risks income/service charge collection

#### **Next Steps**

- 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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### 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
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The Social
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Rachael Williamson
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