Norfolk Anti-Poverty Alliance

powered by NCAN
Norfolk Community Advice Network

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Ruth Stokes
ruth@ncan.co.uk

1 in 10

people do not have enough income to cover essential costs, in some parts of Norfolk

Norfolk Community Advice Network saw a 15% increase in referrals for debt advice last year

Approximately

60,300

households in Norfolk are in fuel poverty

In the wealthiest areas of Norfolk and Waveney, men can expect to live nine years longer, and women seven years longer, than in the least wealthy areas.

Benefits payments are too low. Almost two thirds of households using Trussell foodbanks in Norfolk in 2023-24 were unable to work, and were reliant on benefits.

About us

Norfolk Anti-Poverty Alliance

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Our vision

Our vision is a future where all residents of Norfolk have the dignity and security of having what we need to stay warm, dry, clean and fed.

Our mission

We are an Alliance of organisations and individuals that tackle poverty in Norfolk by campaigning for policy change; nationally and locally.

Our approach

We have three core workstreams:

- Local visibility and awareness
- Improving services and policies locally
- Supporting national policy change.

Our work

Norwich Evening News

Norfolk anti-poverty alliance urges government rethink over PIP

Attendees watching the presentations at the launch of the Norfolk Anti-Poverty Alliance, held at Norwich Cathedral *(Image: Submitted)*

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Furniture poverty

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"Explore how we can provide essential items like carpet / flooring and basic furniture to improve living conditions"

Locally:

- Children with no beds
- Families relocated to empty properties
- Support varies between providers, all facing pressure

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

END FURNITURE POVERTY

endfurniturepoverty.org

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

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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

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POVERTY

SOLUTIONS TO FURNITURE POVERTY

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

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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

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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

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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

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FURNITURE FLEX

FRC GROUP

- 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!”

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For more information about the campaign:

- Angeline.Rochford-Briggs@endfurniturepoverty.org
- www.endfurniturepoverty.org

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FLEX
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Furniture Flex

- Rental model – new to FRC
- Flexible options in furniture & appliance provision
- Developed as a response to conversations with providers & tenants
- Flexibility is key
  - Choice of products
  - Pack sizes – no minimum
  - Lead times
  - New or existing tenants
- No capital outlay – cost neutral

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Rental Model – how it works

- Organisation is renting items
  - Weekly charge by FRC to HP
  - Service charge added to tenants rent account
- Only pay while items in situ
- Fixed or optional packs
- No liability for repairs/replacements
- As new items
  - rent/return/refurbish/re-use
- Admin charges – cover internal admin costs/surplus

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Rental Model – administration

- Admin burden a barrier for providers
- Bespoke online platform
  - Ordering and tenancy variation/addendum
  - Repairs/returns/replacements
  - HP and Tenant has access
  - Tenants can self serve (with limitations)
  - FRC manage all contact, deliveries, collections
  - Monthly reports on activity
  - Ongoing support for HP and tenants

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Current Customers

- Very positive feedback so far – providers and tenants
- Sharing experiences has helped

Challenges / Criticisms

- Never own the items
  - UC regulations
  - Rental scheme – same as housing
  - Replacements – peace of mind
  - Send items back at any point

- Renting long term - costs
  - Welfare calls
  - Staff alert - safeguarding

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Rental V Purchase

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 • Surplus can be generated	**Pros for Purchase** • Organisation has freedom to rent or gift items • Items always brand new • Manufacturer's warranties - managed • 1 item to full house • Larger stock range • Surplus can be generated
Cons for Rental • Items sometimes as-new • Tenant never owns items • Risks – income/service charge collection	**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

Thank you
And
Any Questions?