COMMUNITY INVESTMENT CONFERENCE 2026

HACT

JOINING UP THE DOTS: BROKERAGE AND WORKING ACROSS SYSTEMS

MEETING ROOM 10

Ed McNamara, **Policy in Practice**
Claire Donovan, **End Furniture Poverty**
Holly Slade, **Moat Housing**

SNG Sovereign Network Group
orbit
FUSION 21
Peabody
Family Fund 4 Business Services

WORKING TOGETHER TO END FURNITURE POVERTY

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
- Disabled people are twice as likely to be in furniture poverty than non-disabled people
- Social housing tenants are four times more likely to be in furniture poverty than homeowners
- Over 1m adults living in ‘deep furniture poverty’, missing 3 or more items
- Up to 640,000 children are living without a bed

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IMPACT OF FURNITURE POVERTY

- 27.5% of people in furniture poverty say it has a very or extremely negative impact on their physical health.
- 51% of social renters reported an extremely negative impact on physical health compared to 21% of homeowners and 17% of private renters.
- 32.3% say it has a very or extremely negative impact on their mental health.
- 62% of social renters agreed, compared to 23% of homeowners and 21% of private renters.

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, (97%), 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

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

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!”

END FURNITURE POVERTY



END FURNITURE POVERTY

END FURNITURE POVERTY

For more information about the campaign:

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07714 521 062

www.EndFurniturePoverty.org

Introduction to Policy in Practice



0. Founded 2012
1. We provide individuals with a tool to help them understand what benefits / welfare / support they are eligible to claim
2. The tool is designed to be self-service but we also have clients who offer advisor supported interaction
3. Each year we put £720m into people's pockets, on average our clients increase their income by £400 per month
4. We work with around 300 partners across utilities, FS, housing associations, charities etc. As well as 1/3 Local Govt Agencies and GLA
5. Today we have 3m users pa and are listed on Gov.uk

The Acute Affordability Crisis

Policy in Practice

Housing costs more

- UK private rents have surged by 8% over the last two years leaving tenants nearly **£1,200 worse off annually**.
- Average social rents jumped to £129/week in 2024-25, up from £118 the previous year and just £103 in 2019-20.

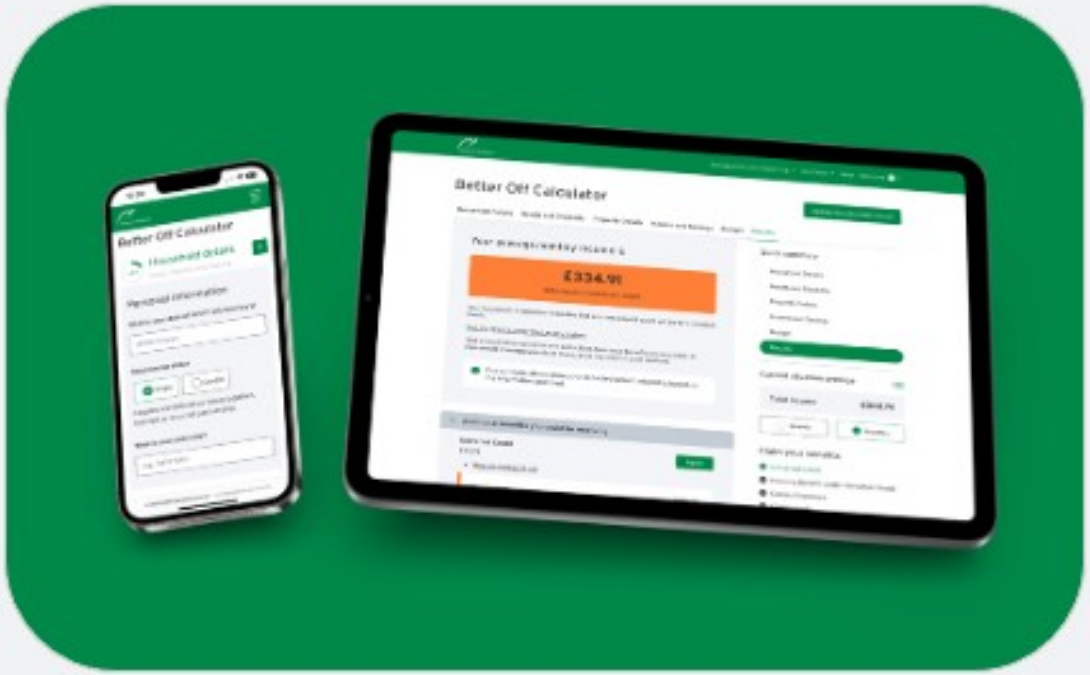
Affordability sits in the balance of Income vs. Costs

- Rent increases and cost of living are colliding with stagnant real wages and welfare safety nets
- 46% of households who rely on Universal Credit to pay their rent are already in arrears

Restricted Household budgets impact resilience

- When costs are high families have little slack to absorb unexpected financial shocks
- **LHA rates remained frozen at 2024 levels** and benefit cap rates frozen since last updated in 2023
- **Energy price cap looking to increase by 20% to 24%** starting 1 January 2027

Policy in Practice



01

Self-serve tenancy support

Enable tenants to check their own eligibility for benefits and support, either independently or in preparation for an advice session

02

Enhanced advisor features

Unrivaled support coverage, real time reporting, live chat support, budgeting, scenario comparison, grant applications, action planning, and NMUC

03

Integration and automation

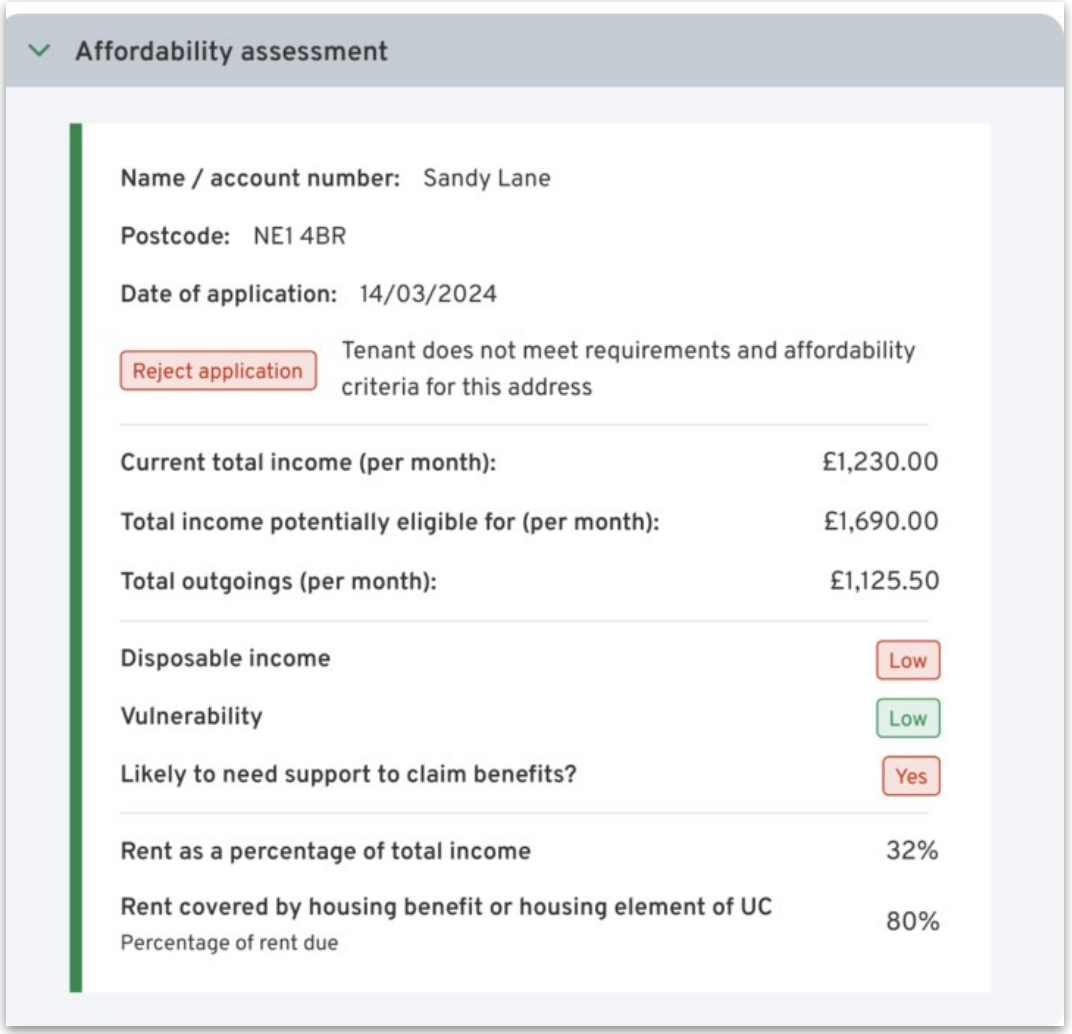
Our easy API allows seamless integration of income maximisation into organisations' existing customer journeys to build financial resilience

policyinpractice.co.uk

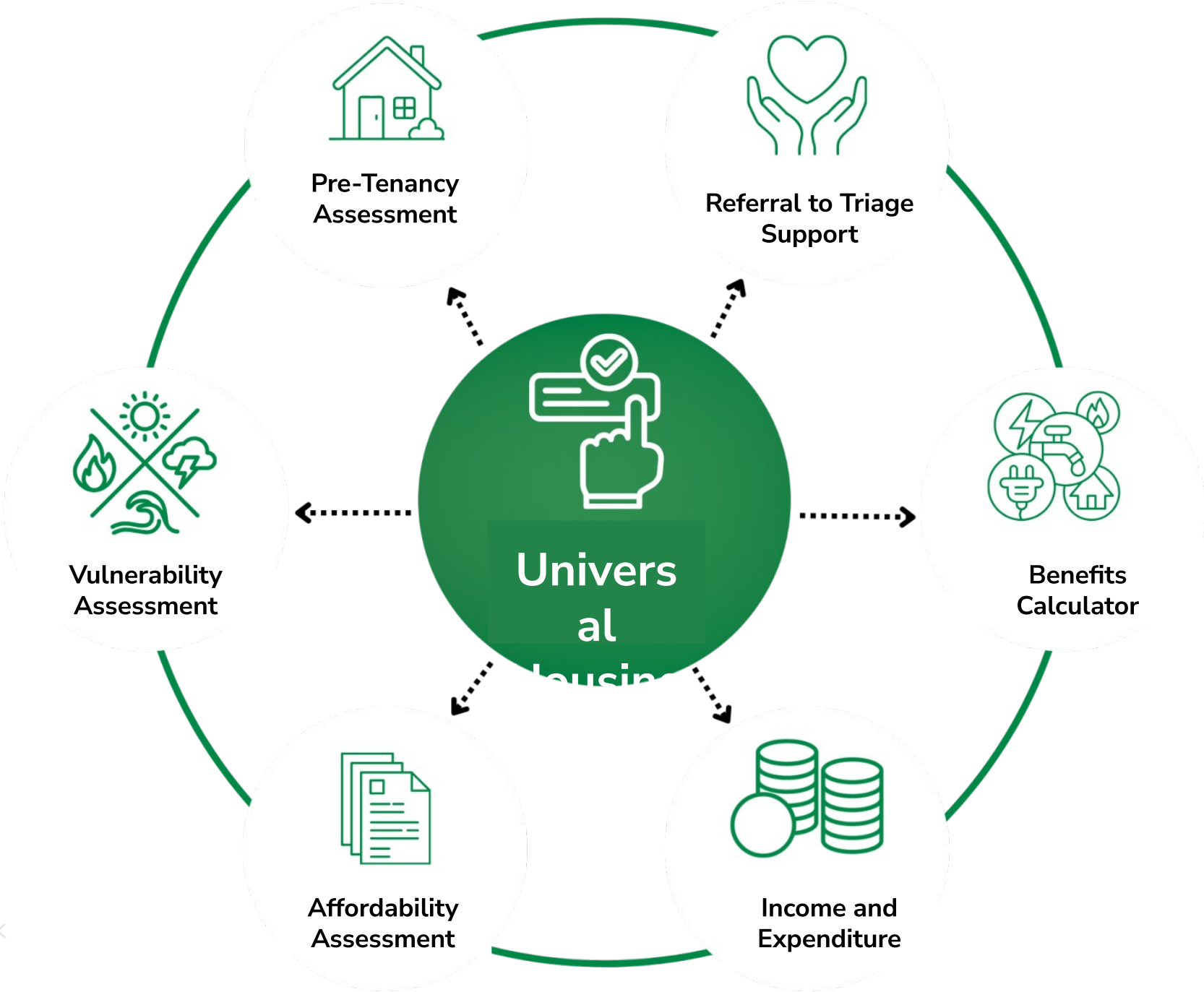
Policy in Practice

Affordability Assessment

- Model your housing affordability criteria into the Better Off Calculator
- Provide a RAG (red, amber, green) rating on tenant affordability
- Proactively identify tenant vulnerabilities that require immediate support



Policy in Practice



Data Passporting

Our innovative “tell me once” approach, provides a tangible solution to perennial challenges for sectors supporting vulnerable households

Warm referrals to triage support

Direct applications to benefits

Increased customer engagement

policyinpractice.co.uk

Apply now 2

Pocket Power
Pay less, save more

Policy in Practice

Support from Scottish and Southern Electricity Networks

Priority Services is a free service that could help you, your family or friends get extra support when you need it.

Please follow this link to apply for the Priority Services Register (PSR) from Scottish and Southern Electricity Networks (SSEN).

Apply now

Help with your water bill

Your water company offers discounted bills for customers on low incomes or receiving benefits. Answer a few additional questions to apply now.

Apply now

Proactive approach in collaboration with councils

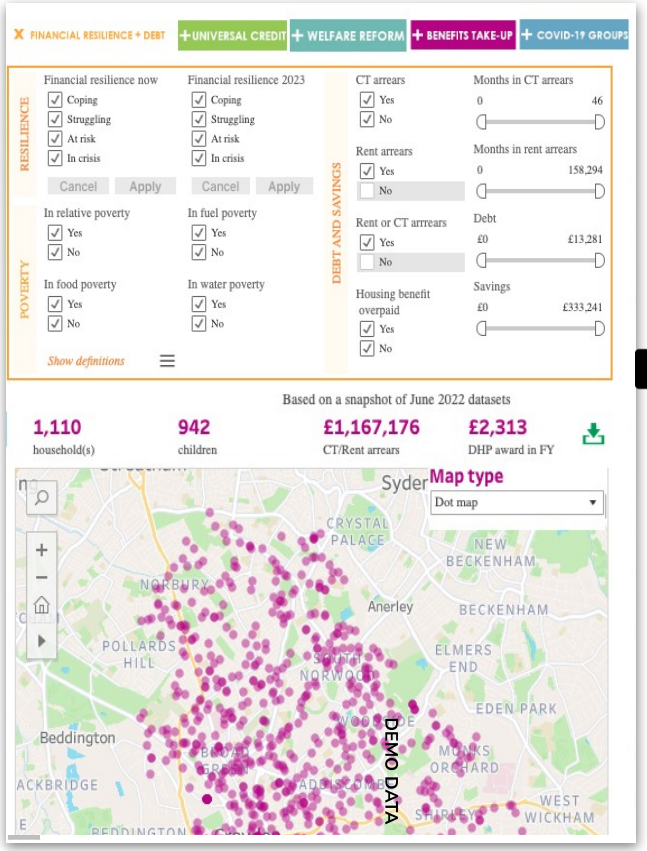
Policy in Practice

Local authorities identify people missing out in LIFT

Housing associations rent data

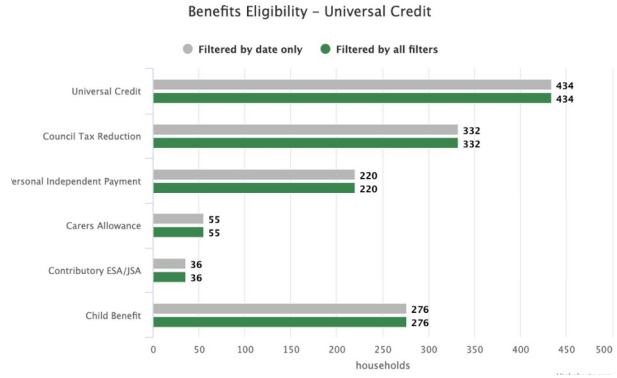
GOV.UK

GOV.UK



Data led decision making

Targeted support





policyinpractice.co.uk

Golding Homes partners with Maidstone Borough Council to target support for low income tenants

Policy in Practice

The Support

Tier 1 Immediate – 3 X £150 grant given in a year (£450)
Tier 2 Interim - £750
Tier 3 £1,500 awarded to clear arrears or downsize

Targeting

Tenants in: rent arrears and CT arrears, rent arrears and a HB overpayment, over 80 years of age and single, rent arrears and considered in fuel poverty

Impact achieved to date

£120,000+

Financial Hardship Fund grant allocations

£10,000+

Personal development grant to help with digital access and employment

Good to know

A data sharing agreement in place, enables the authority to highlight low-income tenants who would benefit from support. The partnership working increases resources which widens the reach for number of households that can be assisted.

golding homes

MAIDSTONE Borough Council

Contact Details



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Connect with me on LinkedIn

Let's have a chat, scan this QR code:

policyinpractice.co.uk

Policy in Practice

Contact us

Contact us to learn more about how we help people on lower incomes to access unclaimed support.

hello@policyinpractice.co.uk

policyinpractice.co.uk

0330 088 9242

Connecting People
to the Right Support at the Right Time

THRIVING COMMUNITIES
FOR A BRIGHTER TOMORROW



Customers rarely have one issue.

The challenge is navigating support.

Stronger people Brighter futures

Housing Associations are Uniquely Placed

We often have the most regular contact with customers and can see the wider picture.

Trusted relationships
Regular contact with our customers

A holistic view
We see the bigger picture

Connected communities
Bringing the right people together

Turning insight into action
Identifying needs and creating opportunities

Partnerships create possibilities

Local Authorities
Shared solutions stronger communities

Health Services
Better health happier lives

Charities
Additional support greater impact

Housing Association
PEOPLE • PLACES POSSIBILITIES

Advice Agencies
Specialist knowledge practical help

Community Groups
Local support stronger neighbourhoods



Stronger homes Brighter futures

MOAT
PEOPLE HOMES COMMUNITIES

PEOPLE | HOMES | THRIVING COMMUNITIES

MOAT | More than housing

Identifying Need Before Problems Become Crises.

Our Pre-Tenancy Support Officer works with every customer from nomination through to the first six weeks of their tenancy, helping to identify and coordinate the right support at the earliest opportunity.



A stronger start for brighter futures

1. Nomination
Customer nominated for a Moat property

2. Pre-tenancy Assessment
Assess needs and identify support early

3. Sign Up
Confirm tenancy and agree support plan

4. First 6 Weeks
Ongoing support and coordination

5. Stable Tenancy
A settled home and stronger future

KEY AREAS WE IDENTIFY AND SUPPORT:

Affordability checks
Assess income, outgoings and potential risks to sustaining the tenancy.

Benefit support
Help with applications, checks and maximising entitlement.

Essential household items
Support with furniture, white goods and everyday essentials.

Safeguarding concerns
Identify and escalate any safeguarding needs early.

Existing support services
Link with services already involved and coordinate support.

Prevent homelessness | **Stronger tenancies** | **Brighter futures**



SAFE HOMES
STRONGER PEOPLE
THRIVING COMMUNITIES


MOAT
PEOPLE HOMES STRONGER COMMUNITIES
Housing Associations Can Make Sure People Don't Fall Through the Gaps.
Stronger communities together
When we work together, people thrive.
Housing Associations
Homes, people, possibilities
Local Authorities
Stronger, fairer communities
Health Services
Better health, brighter futures
Our Customers at the centre
Charities
Targeted support, bigger opportunities
Advice Agencies
Expert advice, lasting change
Community Organisations
Local support, stronger together
People. Homes. Opportunities.
A stronger tomorrow.
Prevent Crises
Early support. Lasting impact.
Strengthen Tenancies
Stable homes. Stronger foundations.
Improve Wellbeing
Happier, healthier lives.
Build Stable Futures
Brighter tomorrows for individuals and communities.
It's life changing.

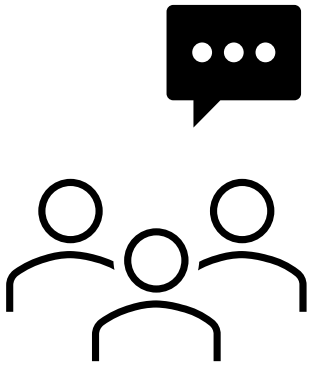
Panel discussion

Reflection in the room

- **How do we join up support more effectively?** What does good brokerage look like?

- **How do we balance immediate support with tackling the root causes of need?**

- **How can organisations work across systems to turn shared insight into lasting change?**



8 mins