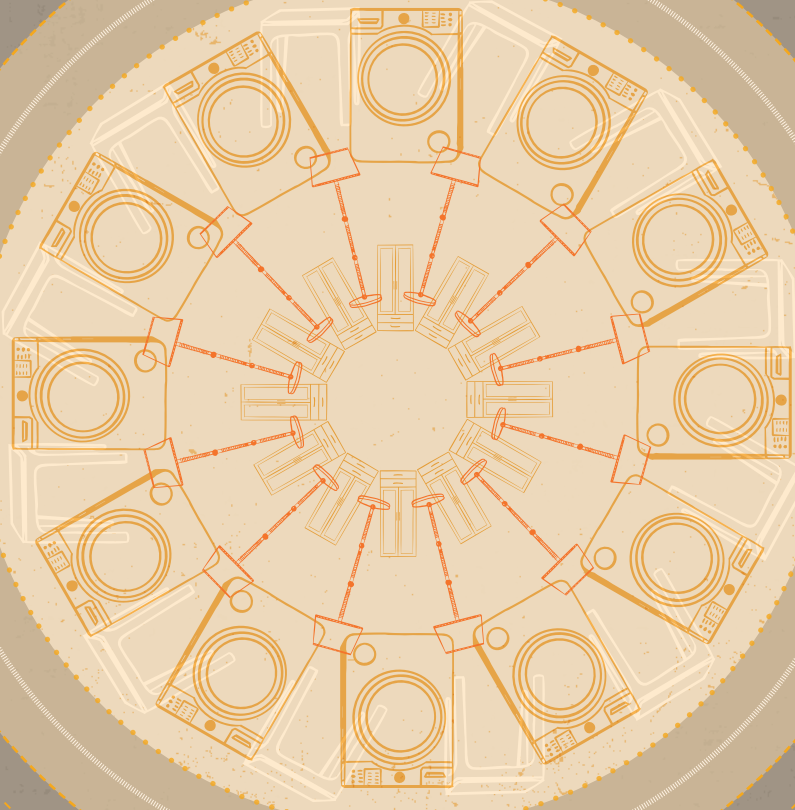


**END  
FURNITURE  
POVERTY**



**Best Practice Guide to  
Furniture and Appliance  
Provision for Local Authorities**

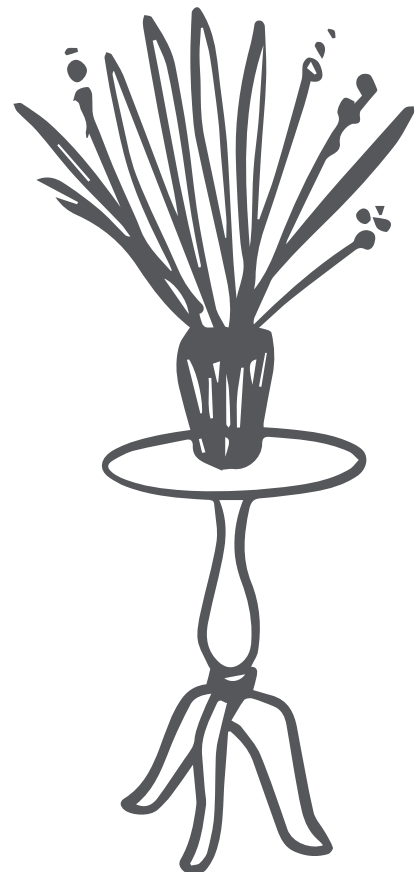
Authors – Daniel Peake and Abby Preston  
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# ABOUT END FURNITURE POVERTY

End Furniture Poverty is the campaigning arm and social research arm of FRC Group, a group of charities and 100% not-for-profit social businesses. FRC Group has been providing furniture, both new and preloved, to people living in Furniture Poverty for nearly 40 years and reducing and eradicating Furniture Poverty is FRC Group's core mission.

End Furniture Poverty was created in 2015 to raise awareness of the issue of Furniture Poverty; to improve our understanding of the consequences and the reality of living in Furniture Poverty; and to develop potential evidence-based solutions to ensure that everyone has access to the essential furniture items that they need to participate in their society and lead a secure life.

End Furniture Poverty have published six annual reports examining crisis support.<sup>1</sup> We also work closely with the grant making sector, the preloved furniture sector and the social housing sector. Currently we are undertaking a campaign to Make a House a Home by ensuring that at least 10% of social housing properties are let as furnished.

Information about this campaign can be found on our website, along with a myriad of useful research, guidance and support.

If you would like to talk to us about setting up a housing summit in your area, or would like our help to further explore furniture provision, please email [info@endfurniturepoverty.org](mailto:info@endfurniturepoverty.org)

**Together we can End Furniture Poverty.**

# ACKNOWLEDGEMENTS

We would like to thank the teams from Liverpool City Council's LCSS scheme, (Liverpool Citizen Support Scheme), CHS Group, who deliver the CLAS scheme (Cambridgeshire Local Assistance Scheme) on behalf of Cambridgeshire County Council, and Surrey County Council's Crisis Fund for sharing their experience and insight about their local welfare schemes. And we would like to thank these local authorities for remaining committed to excellent local authority crisis support provision.

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# INTRODUCTION

The Crisis and Resilience Fund (CRF), which was introduced on April 1st, 2026, is a route by which local authorities can provide support for people in a time of extreme and often unforeseen need.

Through the CRF, a crisis is defined as a “circumstance of pressing need which requires immediate action to prevent or remedy negative outcomes. This could include, but is not limited to, people going without material essentials such as food, shelter, heating, essential items such as furniture and appliances or services such as water or energy.”<sup>2</sup>

In regards to the provision of furniture and appliances, “crisis payments can be used for essential furniture and appliances such as: bed, bedding and mattress; table and chairs; sofa and/or easy chairs; wardrobe/drawers; carpets or flooring in living rooms and bedrooms; curtains or blinds; washing machine; refrigerator and freezer; cooker/oven’.<sup>3</sup> There is a specific mention in the guidance of the importance of crisis payments for vulnerable groups such as survivors of domestic abuse, who often move into unfurnished housing with few items and minimal savings.

In this instance, not only would the provision of essential items be considered addressing an immediate crisis, but it would also increase the resilience of the domestic abuse survivor, as it improves their ability to start life anew by creating a stable home environment which reduces the likelihood of returning to a perpetrator. As a result, they can be a vital tool in addressing immediate needs and creating long term benefits for particularly vulnerable groups.

The provision of essential furniture and appliances does have the ability to address both a crisis and build resilience. Due to the expense of many essential items, those on the lowest incomes can often take on unmanageable debt to acquire items which can ultimately lead to further hardship in the months and years ahead. Similarly, by providing people in poverty with those essential items, it is possible to help them create a safe and secure home environment, adding increased security in their everyday lives, and allowing them to seek and maintain employment and become productive members of their local community.

If an individual or family are lacking the key items needed to have a socially acceptable standard of living, then the Crisis and Resilience Fund must be there to intervene and mitigate the detrimental impact that this material deprivation is causing. A lack of a bed to sleep on, no facilities to cook and prepare meals, no fridge/freezer to keep medication cool; each of these represent a unique and deeply harrowing crisis for the person affected. In these cases, it should be the responsibility of the local authority to offer a basic standard of support.

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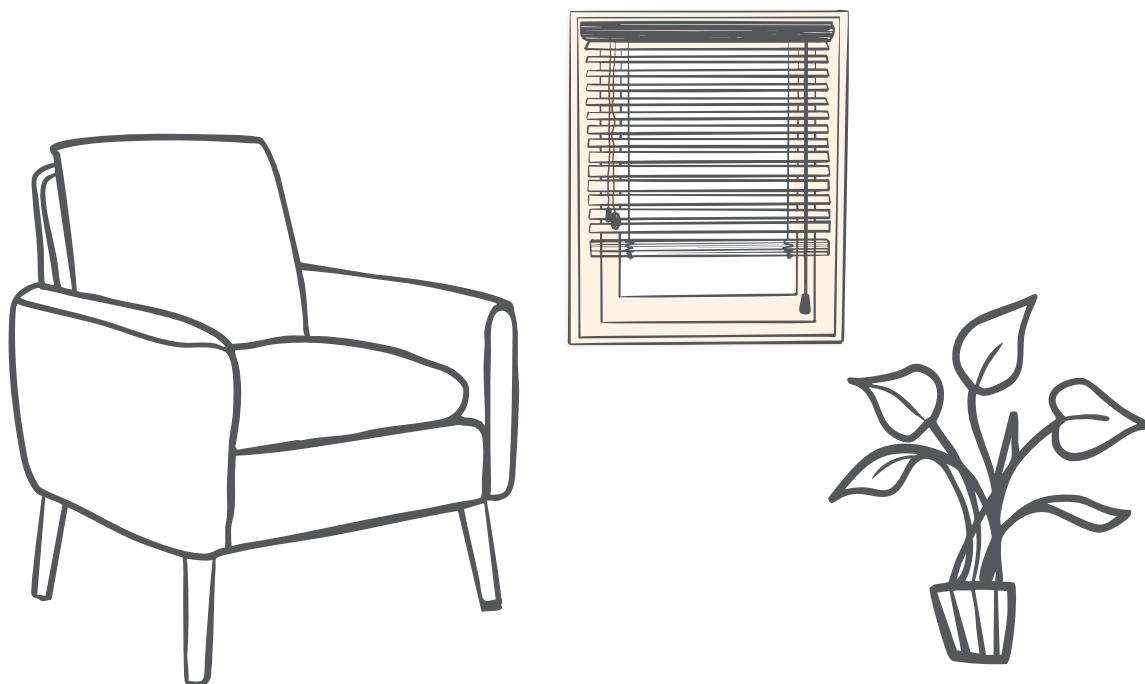
However, it is not local authorities alone who can tackle the issue of furniture poverty. In the UK there are six million people in furniture poverty and over 8.1 million items missing in total. The CRF cannot tackle this alone; it is important that social landlords also play their part. Social landlords are able to provide essential furniture and appliances to low-income social housing tenants, in receipt of full benefits, through furnished tenancies – all paid for through the service charge element of Universal Credit. This means there is minimal capital outlay for the landlords, but the tenant can receive all of the essential items that they require. There are also furniture rental options which require no capital outlay for landlords.

Alongside a well-structured Crisis and Resilience Fund furniture provision pathway, with 20% of the fund being used for furniture and appliances and all essentials being available, local authorities should work with social housing providers in their area and encourage them to offer furnished tenancies to their most vulnerable cohort of tenants. This will free up additional resources from the CRF to support other people in need. What is Furniture Poverty?

Furniture poverty is the inability to afford or access the basic furniture, appliances and furnishings that provide a household with a socially acceptable standard of living. These include items such as a fridge/freezer, tables and chairs, a sofa, wardrobe/drawers, curtains or blinds, washing machine and a cooker/oven. For those in furniture poverty, local crisis support, such as the CRF, should be an avenue to get assistance with these essentials.

People in poverty have competing needs, and due to the significant expense of furniture and appliances, people can often prioritise immediate needs such as food, energy and housing before access to essential items. Nevertheless, these essential items are vital to lead a fulfilling life and, if an individual cannot attain them themselves, the local authority should be there to help.

There are different levels of furniture poverty. For example, deep furniture poverty is a situation in which someone is missing three or more essential items. Some people may also experience furniture destitution in which their household has none or very few of the basic items required to make it a home. There is also furniture insecurity, this includes the large number of people across the UK who would be unable to afford to replace an essential item should it break. These are people on the precipice of a crisis and, should something develop a fault, they would likely require assistance from local crisis support pathways such as the Crisis and Resilience Fund.



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# THE EXTENT OF FURNITURE POVERTY IN THE UK

Research conducted by End Furniture Poverty in 2022 found that a total of six million people were living in furniture poverty and, as of 2026, that number has not changed.<sup>4</sup> This is despite increased support via the Household Support Fund and other funding streams. This emphasises that furniture poverty is becoming consistent within society and extreme hardship has become the norm for millions of people. It is the responsibility of local crisis support to ensure that this area of need is adequately addressed.

Additionally, one million people are also in 'deep furniture poverty', missing three or more essential items, the same number as 2022.<sup>5</sup> Rather than hardship being alleviated over time, it has been allowed to stagnate and have vast effects on the lives of millions of people across the UK.

In total, across the UK, there are estimated to be 8.1 million items missing.<sup>6</sup> This is such a significant amount that reuse charities and other third sector organisations are unable to meet demand themselves and the local safety net should exist to offer assistance. Due to the scale of the issue, as well as strengthening Local Welfare Assistance, it would also be advisable to work with local social landlords where possible to encourage them to offer furniture provision to their most vulnerable tenants and End Furniture Poverty can assist with this.



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# WHAT IS LOCAL WELFARE ASSISTANCE?

Crisis support has always been a key component of the social safety net. However, since the abolition of the Discretionary Social Fund in 2013 and the creation of Local Welfare Assistance schemes, the amount spent on this area of provision has dwindled and an increasing number of local authorities have closed their scheme entirely. This has left many local residents with limited access to support from their council. Since the Covid-19 pandemic, the government has provided additional resources to local authorities through the Household Support Fund, however this has resulted in many authorities becoming dependant on external, precarious funding pots to prop up a faltering local welfare system.

In 2024/25 the total spend on Local Welfare Assistance across England was £68.2 million, a fall of over £11 million compared to the previous financial year and £22 million less than 2022/23,<sup>7</sup> showing a consistent deterioration of support that is available. As furniture provision regularly comprises 40% of LWA spend, as overall budgets have decreased, so have the sums spent on tackling furniture and appliance poverty. In addition, only around 1% of total Household Support Fund funding in England was used for furniture and appliance provision meaning that this vital support has been woefully underfunded.

Budget cuts and scheme closures are a direct result of the strain placed on local authority budgets, but it is important to note that LWA spending has been shown to create significant cost savings across local authority budgets and thus scheme closures are short sighted. A cost/benefit analysis conducted by Local Partnerships, on behalf of End Furniture Poverty, was able to show that every £1 invested in LWA resulted in cost savings to local authorities of an average of £11.30<sup>8</sup> – this is through reduced demand in temporary accommodation, homelessness presentations, and wider social services support.

With the introduction of the Crisis and Resilience Fund in 2026/27, it is important that a portion of this is used to address the deficiencies in local welfare. This means that, where a LWA scheme currently exists, the local authority could use CRF funds to prop up and expand the support it is offering, to bolster core funding. This will improve the quality of support available and embed local welfare and crisis support within the authority. If a local authority does not currently have a LWA scheme, they should use part of their CRF allocation, plus some LA core funds, to create a scheme in their local area.

It is important that, for local authorities with an LWA scheme, that the crisis portion of CRF does not replace an existing scheme. By keeping open a LWA pathway it ensures that it is an embedded part of the local authority and makes it resilient to the potential end of temporary funding pots like CRF. This is why it is also important that local authorities continue to use at least an element of core funding for LWA schemes rather than completely relying on CRF funding. Once funding has been redirected to other services, it is much harder to claw it back.

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# WHAT DOES BEST PRACTICE LOOK LIKE

- Awards for furniture and appliances should be made through the in-kind provision of items. Furniture and appliances are expensive and, when people have numerous competing needs, resources can often be redirected to food, fuel, and debt. This means people often remain in furniture poverty.
- Local authorities should use procurement frameworks to source furniture and appliance suppliers who are experienced and equipped to best provide items that people need, in a timely matter, with as little lead time as possible. They can employ economies of scale to source items as cheaply and efficiently as possible.
- Furniture and appliance support should be available to residents in all housing tenures (social renter, private renter, homeowner etc.)
- Authorities should seek to offer all of the essential furniture and appliance items; cooker, fridge/freezer, washing machine, sofa, bed, wardrobe, curtains or blinds, table and chairs and also, where possible flooring – either carpet or lino. This will allow authorities to address any essential items needs that a person/family is experiencing and will offer adequate support for particularly vulnerable groups such as domestic abuse survivors and people leaving homelessness.
- Furniture and appliance provision should account for at least 20% of a Crisis and Resilience Fund allocation to ensure that furniture poverty is being adequately addressed.
- Those who require support with furniture and appliances should be able to apply directly to the local authority, whilst collaboration should be sought with local partners and charities to ensure that vulnerable groups are informed of the provision available.
- Flooring is a core component of any home and local authorities should seek to ensure that those living without are able to access sufficient support. This can be through direct grants awarded, collaboration with local third sector organisations, and by working with the social housing sector to ensure that, where possible, they clean and leave in place floor coverings that are in good condition and can be considered fit for purpose.
- Any furniture and appliance support provided to local residents should be accompanied by wrap-around support including benefits maximisation, budgeting advice, and signposting to additional help which may be available within the community. Often those in furniture poverty are experiencing competing crisis or are perpetually jumping from one crisis to the next. By offering wrap around support, the individual can become more resilient to future shocks.
- Every local authority should retain a stand-alone Local Welfare Assistance Scheme. The temporary nature of the Crisis and Resilience Fund means it would be irresponsible to subsume LWA into the CRF.

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# BENEFITS OF FURNITURE PROVISION THROUGH THE CRISIS AND RESILIENCE FUND

The Crisis and Resilience Fund offers a tremendous opportunity to improve the levels of support available to local residents, drastically improving their lives in the process. However, the impact of CRF funding extends far beyond the individual and can have a positive knock-on effect for several stakeholders including social landlords, third sector organisations, and the local authority itself.

Furniture provision through the Crisis and Resilience Fund has the potential, when implemented correctly, to create significant benefits in the recipients' mental and physical health, as well as their social and financial wellbeing, while also creating cost savings for local authorities and improved outcomes for social landlords.

## Cost Savings for the Local Authority

Local authorities are able to yield significant cost savings through the proper implementation of crisis support.

In 2024, a cost benefit analysis conducted by Local Partnerships, an organisation co-owned by HM Treasury, the Local Government Association and the Welsh Government, on behalf of End Furniture Poverty, highlighted the savings local authorities were able to obtain through crisis support and furniture provision. This report was able to find that for every £1 invested in this area of provision, a local authority was able to yield benefits of between £9.70 and £12.90.<sup>9</sup>

The savings experienced by local authorities were created in numerous service areas including a reduced demand for homelessness services, a lessening of the demand for temporary accommodation, and a fall in the pressures placed on social services. It also found that over £14 was saved for the wider public purse through improvements in physical and mental health of those supported, a decrease in the need for criminal justice services and a fall in support required through the Department for Work and Pensions.

The data used for this cost benefit analysis was provided by Liverpool City Council and Cambridgeshire County Council whose respective Liverpool Citizens Support Scheme (LCSS) and Cambridgeshire's Local Assistance Scheme (CLAS) are among the best funded crisis support schemes in the country, where both have a strong emphasis on the provision of furniture and white goods; as well as food and fuel vouchers, income maximisation, debt relief and employment and training support. For these schemes, funding is often a mix between core local government funds with a considerable top up from central government funding pots.

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For LCSS, spend on the scheme for the financial year 2024/25 was £2.4 million, with 20% being funded through core budgets. Of this fund, over 63% was spent on the provision of furniture and white goods. This includes a Spend Per Capita (SPC) of £4.72 compared to the national average of just £1.17, making it one of the best funded schemes in England.

For CLAS, spend on the scheme for the financial year 2024/25 was £469,999, with 64% being funded through core budgets. Of this fund, over 58% was spent on the provision of furniture and white goods. Although the funding pot was smaller, the emphasis placed on furniture and white goods ensured that the benefits experienced by the authority vastly outweighed the ongoing costs of CLAS.

Liverpool City Council have stated that “early intervention reduces spend on temporary accommodation, social care, and crisis interventions” which, in turn “improves tenancy sustainment, reduces homelessness, increases wellbeing, and supports independence”. The benefits of provision have been vast and when operating a scheme for a number of years, these benefits have become readily apparent and felt across service areas.

Both schemes listed are long lasting and have had significant levels of funding over a sustained period of several years. They both take the form of a Local Welfare Assistance scheme and have become a deeply embedded part of support within the local area, recognised schemes that the public are aware of and are able to apply to either independently or with the assistance of local referral partners or third-party organisations.

## Improved Physical and Mental Health for Residents

For residents experiencing furniture poverty, particularly those from vulnerable groups such as survivors of domestic abuse or people leaving homelessness, the impact of missing furniture and appliances can be immense. The prospect of furnishing an entire property can feel insurmountable. For people experiencing a crisis as acute as living in an entirely empty property, the existence of local crisis support is a fundamental component of getting your life back on track.

End Furniture Poverty have produced extensive data, including ‘The Extent of Furniture Poverty 2026: A Public Health Crisis’ that thoroughly explains the impact that furniture poverty has on the lives of those who are suffering. This report found that of those in furniture poverty, 27% said it had an extreme or very negative effect on their physical health and 32%<sup>10</sup> said it has an extreme or very negative impact on their mental health. This is particularly heightened for people living in social housing, 51% of those in furniture poverty experienced extreme or very negative impacts on their physical health, compared to 21% of homeowners in furniture poverty and 17% of private renters in furniture poverty. The results were even worse for mental health, with 62% of social renters in furniture poverty reporting an extreme or very negative impact.<sup>11</sup>

These impacts are significant, and it is the role of the local authority to act as the key community body who can address this area of need. This includes furniture provision through the Crisis and Resilience Fund that can support people with the essential furniture and appliance items during a time of crisis. We also need to work alongside local social landlords to ensure that their tenants are afforded a socially acceptable standard of living that allows them to lead a safe, secure, and dignified existence.

Access to essential furniture and white goods is integral in ensuring an individual can protect their physical wellbeing, reduce the likelihood of poor health, or ensure existing health conditions do not get worse. Similarly, the toll of furniture poverty on an individual’s mental health can be vast. Particularly for vulnerable groups such as domestic abuse survivors, living in an empty box without essential items or window coverings can place untold stress on a person or family already experiencing an intense crisis.

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As Surrey Council have outlined, “the benefit just speaks for itself. I mean, you cannot have a decent life unless you can cook, keep your food safely, wash your clothes and have a good night’s sleep, particularly for your children. So, something we feel really strongly about that we should never have to let go”.

## Improved Physical Health for Residents

Furniture Poverty has a major impact across various areas of a person’s physical health, and the provision of furniture and appliances through the Crisis and Resilience Fund can work to alleviate this burden and vastly improve the health outcomes of people within the local community.

The consequences of a lack of essential items can be felt throughout the life of the individual or family that is suffering. For some, the lack of a bed can cause back pain and can exacerbate pre-existing health conditions associated with their bones and joints. For a child, the lack of a place to sleep can reduce their energy which subsequently can affect their academic attainment, cause school absence, and have a burden on their social wellbeing.

The social exclusion caused by furniture poverty can also impact adults by reducing their engagement with wider social services and deepening mental health issues as they feel unable to invite people into their home.

Missing items such as a fridge/freezer can have compounded effects over time for the individual concerned. For example, those with health conditions that require medication, such as insulin, to be stored in a cool place, the lack of a fridge can serve to worsen their existing condition and lead to further complications. Alternatively, they may become reliant on friends, family, or the people around them to store food and medication on their behalf, enhancing the existing stigma they may feel surrounding the poverty they face.

A lack of cooking facilities will create a ‘poverty premium’ where those experiencing furniture poverty are forced to spend more on takeaways or ready meals, causing even more strain on their limited finances whilst also forcing an unhealthy diet. This will inevitably, after some time, begin to lead to negative physical health outcomes.

**“Everyone from adults living in the home to, you know, say elderly people, if they don’t have the means to cook a decent meal, they’re going to become unwell. If people need to refrigerate medicines, their wellbeing is going to impact children, children without furniture, my goodness...”**  
– CHS Group, (on behalf of Cambridgeshire County Council)

The physical health ramifications of furniture poverty ultimately create a cost to the public purse and squeezes local authority budgets. Those experiencing the poverty premium without cooking facilities are more likely to require local authority support with food vouchers and those without a place to sleep can struggle to gain meaningful employment or to maintain an existing job, causing further pressures on local authority support services and on DWP funds.

**“It affects everything about how they go about their daily life. I mean, if you want to get people and encourage people into work, then, you know, the fact that they have just the basics, a bed to sleep on, a cooker to cook on, a fridge freezer...I think it helps the community”** – Liverpool City Council

**“If you have a home where you feel safe and comfortable, you are more likely to be motivated and to feel empowered and to be more in control of your life”**- CHS Group, (on behalf of Cambridgeshire County Council)

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## Improved Mental Health for Residents

The mental health consequences of furniture poverty can be significant. Pre-existing conditions can be made worse by the strain of extreme poverty. The financial struggles that people can incur when trying to acquire items can cause stress and anxiety to spiral, and the impact on social wellbeing can be large as the stigma of doing without reduces social interaction and the willingness to engage with wider support services.

The mental health issues caused or exacerbated by extreme poverty have a direct impact on the life of the individual and the prospect of their situation improving over the months and years ahead. Without the required facilities to wash and store clothes or a bed to achieve adequate sleep, it will limit the ability of the individual to seek and maintain employment. Similarly, the impact upon the self-esteem of the person involved can lead to social isolation, a lack of interaction with friends and family, and an unwillingness to engage with wider support services that could offer greater help in other areas of their life.

Surrey Council, who have a well-funded, positive example of a local welfare assistance scheme have stated **“How on earth are you supposed to pull yourself up if you can’t get a decent night’s sleep or cook yourself a meal or, you know, have the dignity of wearing clean clothes? These things really matter”**.

These are issues heightened particularly for those with children. The social stigma of poverty can reduce their socialisation and prevent friends from visiting. It can also impact their education as they lack an adequate space to complete homework and revision, they may struggle to focus in school if they lack a bed of their own, and they may face difficulties if they are unable to regularly wash clothes and remain hygienic. These are all issues which compound and can cause children to fall behind their peers and also experience the burdens of poverty and the stigma that ensues.

As CHS Group, (on behalf of Cambridgeshire County Council), have claimed, **“kids don’t want to have their friends around because they’re embarrassed and that’s terrible. So these children don’t have a social network and they aren’t creating the much needed social group when growing up. Then they start feeling ashamed and they start feeling lesser-than, and this becomes a self-fulfilling prophecy – I think that’s when we get all of the additional costs that the country (the public purse) would have to pick up.”**

For parents, they can feel inadequate due to the lack of furniture and white goods, and the consequences felt by their children.

**“The children have been sleeping on the floor with us, which has been very hard. As a parent, having to watch your children go without necessities, you know, things like a bed... having to put their clothes on the floor. It’s just it’s demoralising”** – Olivia, a mother experiencing furniture poverty

Additionally, when attempting to acquire essential items many people can get themselves into additional hardships due to high cost borrowing and an inability to make repayments whilst balancing other bills and life expenses. Again, this will worsen an individual’s mental health due to the mounting stress whilst also weakening an already fragile financial situation. As financial resilience is reduced the support required by the individual will rise as they are unable to meet debt repayments and they will lose their ability to afford other essential items.

This situation is not uncommon, and it is avoidable if a local authority offers a safety net to individuals within their area to ensure that people are not forced to access high-cost credit for furniture and appliances.

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# HOW TO PROVIDE FURNITURE AND APPLIANCES THROUGH THE CRISIS AND RESILIENCE FUND

## Item not Cash

The Crisis and Resilience Fund guidance operates on a principle of 'cash first but not cash only' to the administration of Crisis Payments via the CRF. Cash is seen as more dignified and effective than food-based support, which was one of the conclusions of the APPG on Ending the Need for Food Banks<sup>12</sup>, and this is the default for the CRF. However, there are cases where the direct provision of goods in-kind, such as furniture and appliances, is most appropriate for the situation of the individual. Helping people to access essential furniture and appliances is a distinct type of support with unique challenges that do not apply to other crisis interventions. Therefore, EFP strongly advise local authorities to use at least 20% of their allocation of the CRF for the direct provision of furniture and appliances.

There are multiple benefits to supplying furniture items directly rather than giving recipients cash to buy it themselves. One of these is the financial savings local authorities can make by applying economies of scale, items can often be sourced cheaper than would be possible for an individual who is paying cash themselves. As Surrey Council said when asked on the benefits of providing the item rather than cash: **"It is so important, we can get a fantastic deal because we're buying in bulk. We've got a really strong relationship with our supplier. They install and deliver for free"**. This means the local authority gets better value for money if they are committed to providing furniture and appliances on a large scale – and so does the recipient of the item.

Support can be given effectively when an item of furniture or appliance is provided alongside help for any other problems the person in crisis may be facing. CHS Group, (on behalf of Cambridgeshire County Council), gave us an example of an elderly couple who were awarded two beds from the Cambridgeshire Local Assistance Scheme. During their assessment for the beds it was found they were also eligible for Pension Credit and Housing Benefit, and they were assisted in applying for them successfully.

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**“We deal with a presenting issue [such as giving someone a cooker] and then we’re going to assess your situation and see if there are any other blocks that we can help remove. Is there anything extra that we can do for you? Let’s look at your financial situation, see if there is any information or advice, checking you’re getting the benefits you’re entitled to, etc”**

This fits neatly with the core CRF principle of ‘warm referrals’ and ‘wrap-around support’. An item of furniture or appliance may be what someone needs most urgently, but local authorities have an opportunity to address other, more underlying issues as well. Councils are not restricted to just dealing with someone’s immediate crisis, the CRF also contains a ‘Resilience’ strand to prevent future needs from arising.

Furthermore, by sourcing furniture items themselves, councils know the item will be of high quality, have a good energy efficiency rating, and will last for the person in crisis. This is especially relevant to appliances. More local authorities are opting for new appliances rather than pre-loved, so recipients have the reassurance of good warranties on the appliance, and they know that it will be functional. CHS Group, (on behalf of Cambridgeshire County Council), see the provision of new appliances as an opportunity to stretch the money further for this reason. For Surrey Council, it is also a question of dignity. They said:

**“I think decency has got a huge amount to do with it. And having a bit of respect shown to them, that’s why it’s so nice that we can give completely new items. It’s such a blessing for us that we can do that, that we found two suppliers that can provide things that are not too expensive”**

By far the biggest benefit for local authorities directly providing items for people in crisis is the specialist support that they and contracted providers can give. Providers who know they are supplying items for crisis support schemes develop a service that caters for users who are potentially vulnerable. CHS Group, (on behalf of Cambridgeshire County Council), gave us a very apt example of this:

**“There was one case where there was a woman who was very wary of men because she was a victim of abuse. She said, “oh my God, I don’t know what to do if these men are going to be coming into the house”. So, the delivery partners were on the phone to her whilst the men were in the house”.**

This person may not have received support like this if she bought the furniture she needed with an emergency cash payment. As well as empathy, a specialist furniture delivery service can also arrange repeat deliveries with awareness that vulnerable individuals have complex lives, take care of installation and packaging removal, and be on hand for any issues with the appliance. This removes extra stress for people in crisis who no longer must pick out the best, most energy efficient appliance for them, consider how to remove the old one if there is one, how they will get rid of the packaging, and how to get it installed safely.

Local authorities can access furniture through existing procurement frameworks, so it does not need to be a complicated process. They can build KPIs into the contract with the supplier they find to include no-cost for repeated delivery attempts and include conduct safeguarding checks when delivering items.

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# ADDITIONAL FURNITURE SUPPORT – FURNISHED TENANCIES

The implementation of furniture provision, both through the Crisis and Resilience Fund and through social landlords offering furnished tenancy schemes, can create tremendous benefits for social landlords and stock holding authorities. This is as well as the cost savings for local authorities and the vast positive implications for the physical and mental health of those assisted.

As previously stated, furniture provision through local crisis support, such as the CRF, creates cost savings to the public purse, with a return of over £10 for every £1 invested. However, for local authorities with housing stock and social landlords more widely, furnished tenancies (FTs) can be an ideal way of supporting vulnerable tenants by increasing their quality of life and creating wider savings to local authority budgets. FTs also create cost savings for the public purse, with a return of over double for every £1 invested.<sup>13</sup>

A furnished tenancy scheme can be introduced in different ways, with furniture rental agreements becoming a common practice. They require no capital outlay from social landlords or stock holding local authorities and allow tenants to access as many or as few items as they may require. For tenants on full means-tested benefits, the cost of the furniture and appliances can be covered by the service charge element of Universal Credit or other legacy benefits. As a result, they can be a cost-effective method of providing items to low-income tenants without enhancing the financial strain they are already under.

Additionally, as FT schemes are shown to create significant cost savings for social landlords and across the public purse, they can be an ideal route for local authorities to improve the standard of living among many in their community and create savings in other departments, all with a minimal cost to themselves.

The introduction of FTs in local authority housing stock or within the stock held by housing associations within the community can yield savings in numerous areas, including via reduced demand for the CRF. Providing people with essential items through a weekly service charge covered by their benefits means they will not need to apply to the local authority for additional support with these items.



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Also, setting people up in a home rather than just an empty box can improve the life chances of vulnerable groups such as those leaving homelessness and people fleeing domestic abuse. By having a fully furnished home people are better equipped to start life anew, become proactive members within their local authority, and reduce the need for repeat homelessness presentations or the likelihood of a domestic abuse survivor returning to their perpetrator.

FTs can be introduced to new and existing tenants and, given that furniture poverty impacts six million people, it can be the solution best placed to combat the extreme level of need present in many communities. If a local authority does possess housing stock, FTs can be the most effective solution to address a large proportion of furniture poverty locally and to create the significant savings in homelessness representations and reduced need for wider services.

As well as introducing furnished tenancies within local authority housing stock, it is crucial that this provision goes further and requires social landlords to play their part to ensure that their properties are fit for purpose and are offering a good standard of living for all of their tenants. Furniture poverty is avoidable; the use of FTs can avert the worst forms of deprivation within impoverished communities and local authorities should take steps to encourage and assist social landlords to introduce FTs for the most at risk groups within their area.



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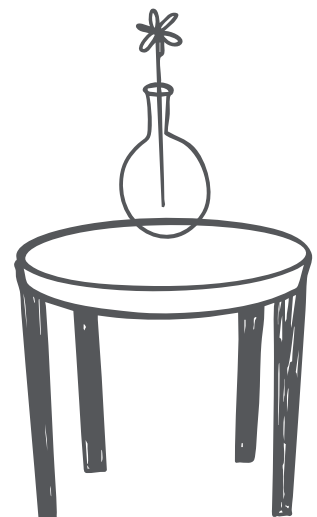
# BEST PRACTICE FOR LOCAL AUTHORITIES WITH HOUSING STOCK

For local authorities with a significant proportion of housing stock within their local area, furnished tenancies can be implemented by the authority directly to have a significant beneficial impact on vulnerable and low-income social housing tenants. This will serve to alleviate furniture poverty within their communities and reduce the burden that currently exists on the Crisis and Resilience Fund, while also freeing up resources from the third sector to expand the reach and effectiveness of their support work.

Additionally, as a significant proportion of social housing tenants can be covered through a furnished tenancy scheme, the Crisis and Resilience Fund can be used to target those who are perhaps not best placed for FTs; such as social housing tenants who are not on full means tested benefits, or people in the private rented sector whose prohibitive rent costs don't allow for FTs to be added to a service charge. This will, over time, address much of the furniture poverty that exists within local authority areas.

Following this, it is also vital to work with other social landlords within the area to make them aware of furnished tenancies and their benefits and, where possible, convening meetings where this can be discussed and their engagement with FTs can be actively encouraged. End Furniture Poverty has a tried and tested model to deliver this and can work with all local authorities as required.

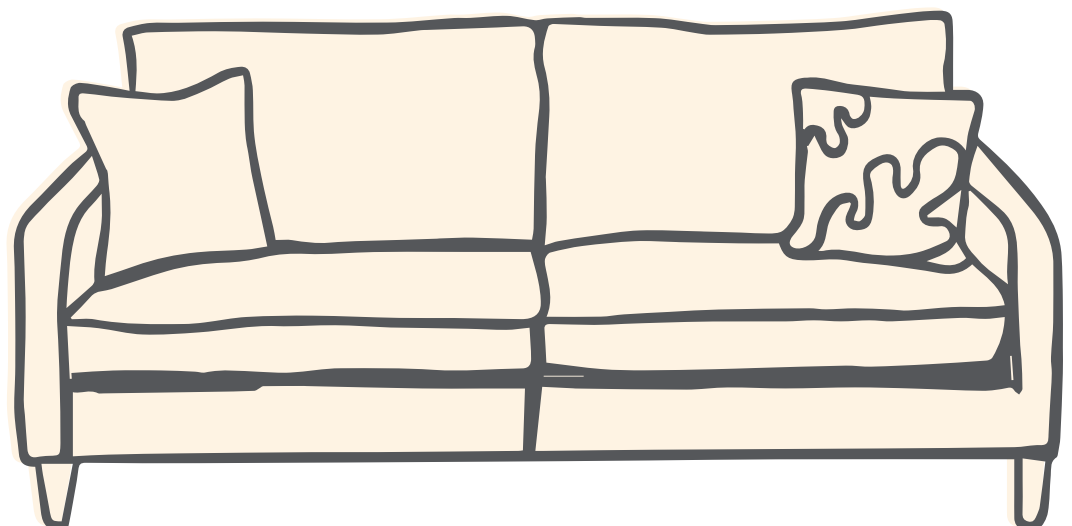
For the Crisis and Resilience Fund authorities should aim to spend 20% of their allocation on the provision of furniture and appliances. This can address the need within communities and prevent furniture poverty from becoming a persistent plight in people's lives.



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For furniture provision through CRF to be effective it must meet a series of key criteria which will maximise its impact on furniture poverty:

- Authorities should seek to offer all of the essential furniture and appliance items; cooker, fridge/freezer, washing machine, sofa, bed, wardrobe, curtains or blinds, table and chairs and also, where possible flooring – either carpet or lino.
- Awards for furniture and appliances should be made through the in-kind provision of items. Furniture and appliances are expensive and, when people have numerous competing needs, cash awards could be redirected to food, fuel, and debt. This means people often remain in furniture poverty.
- Those who require support with furniture and appliances should be able to apply directly to the local authority, whilst collaboration should be sought with local partners and charities to ensure that vulnerable groups are informed of the provision available.
- Any furniture and appliance support provided to local residents should be accompanied by wrap-around support including benefits maximisation, budgeting advice, and signposting to additional help which may be available within the community.
- Furniture and appliance support should be available to residents in all housing tenures (social renter, private renter, homeowner etc.)



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# BEST PRACTICE FOR LOCAL AUTHORITIES WITHOUT HOUSING STOCK

Local Authorities without housing stock must do two things to ensure that those living in furniture poverty in the local area are adequately supported with essential furniture and appliances. Firstly, local authorities should use 20% of their allocation of the Crisis and Resilience Fund on the provision of furniture and appliances. Secondly, the local authority should act as a convening body to bring together local social landlords and encourage them to offer furnished tenancies to all of their tenants in receipt of full means tested benefits.

Furnished tenancies require minimal capital outlay from social landlords, can provide tenants with as many or as few items as they need, and they can be for new and existing tenants. The cost of all furniture, appliances and any additional costs is covered by the service charge element of Universal Credit. This is the most impactful measure that can be used to tackle the brunt of furniture poverty experienced across England and, for local authorities, it can improve the quality of life for their residents and alleviate the burden placed on local services such as temporary accommodation, homelessness presentations and wider social services and the Crisis and Resilience Fund.

Local authorities can also use the CRF to offer support with furniture and appliances. As previously stated, it is essential that awards are made through the in-kind provision of items. Those experiencing furniture poverty can often have many competing needs, and the direct provision of items can ensure funds are not redirected to other areas.

Also, by providing items directly the local authority can employ economies of scale to access items more cheaply and ensure that the furniture being given to people is robust, has the best energy efficiency rating, and is of a good quality. Local authorities should be encouraged to use procurement frameworks to assist in finding the best suppliers for them.

The CRF should also offer support with all of the essential items including cookers, fridge/freezer, washing machine, sofa, bed, wardrobe, curtains or blinds, table and chairs and also, where possible flooring – either carpet or lino. This will allow authorities to address any essential needs that a person/family is experiencing and will offer adequate support for particularly vulnerable groups such as domestic abuse survivors and people leaving homelessness.

It is important that this support is as easily accessible as possible for those in need. Individuals should be able to apply to the CRF directly via the local authority with multiple application routes open in order to not discriminate against people with different challenges or who may struggle with online forms.

As an accompaniment to the CRF, it would be useful for the local authority to work with other local third sector organisations to ensure the maximum possible wrap around support for those who require assistance. This will mean not only is a crisis addressed, but they can have assistance in other areas that improves their overall quality of life.

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## CASE STUDY

# LIVERPOOL CITY COUNCIL

Liverpool City Council (LCC) operates one of the most established furniture and appliance schemes in the UK – the Liverpool Citizen Support Scheme, (LCSS). This case study highlights the strengths of LCC's approach, the factors driving recent changes, and why the decision to close Home Needs Awards to social housing tenants should not be viewed as best practice.

LCC maintains a long-standing commitment to providing essential furniture and appliances despite budget constraints. Local authority staff emphasise that furniture provision fulfils both crisis-response and resilience outcomes, supporting residents' physical health, mental wellbeing, daily functioning and ability to move into employment. This mirrors the evaluation of the LCSS delivered in August 2025, which found that the Home Needs Award supported residents to establish a safe and functional household. Rather than rigid rules, LCC uses a flexible assessment approach, considering residents' current circumstances, causes of crisis, and detailed income and expenditure profiles. This ensures tailored, fair, and needs-based decision-making.

Where full furniture packages are no longer feasible, LCC prioritises high impact essentials such as beds and major white goods, while encouraging residents to look for other items at charity shops where possible.

LCC recently expanded its digital application system to allow anyone to apply at any time, reducing demand on the contact centre and increasing accessibility. This shift led to a significant rise in Home Needs Award applications. The council uses cost benefit analysis, public health research, and wellbeing surveys to understand the impact of furniture provision and strengthen the case for continued investment.

### However...

LCC restricted their Home Needs Awards, (furniture and appliance provision), for social housing tenants in 2023. It was clearly driven by budget pressures, not by a reduction in need. LCC hoped landlords would fund furnished tenancies through benefit mechanisms, but this does not guarantee residents will receive support.

Staff note that existing social tenants "lost out the most" after the change and are now signposted to charity shops instead of receiving support. Often, there are parts of a new tenant's back story that can justify a Home Needs Awards, but this is not the case with existing tenants. Even with the restriction, over half of LCC's furniture spend still supported social tenants, demonstrating continuing high levels of need in this group.

EFP have worked closely with Liverpool City Council on a housing summit to coordinate the provision of furnished tenancies in the city and continue to work closely with the social housing sector, many of whom have now launched furnished tenancy schemes. However, it has taken many months for schemes to launch and landlords are yet to expand the offer to existing tenants so it has meant that many families living in social housing have been left living in furniture poverty, despite having such an excellent crisis support scheme available for those in other housing tenures in their city. This element should not be regarded as good practice.

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## CASE STUDY

# SURREY COUNTY COUNCIL

The Surrey Crisis Fund has run continuously since 2013, offering stable, well managed support that many councils have been unable to sustain. It has consistently maintained a core offer of at least two white goods and beds for as an award package for residents in crisis. It has expanded over time, supported by Household Support Fund investment and local financial commitment. Surrey offers recipients of their Crisis Fund three white goods, an adult or child bed, and they also offer one item that is at the choice of the recipient. This may be a wardrobe, sofa, or table and chairs. All white goods are brand new and include free delivery and installation, with Surrey's supplier charging no installation or delivery fees.

Surrey processes around 4,000 applications each year, with roughly 40% relating to furniture and white goods—a scale unmatched in many other areas. Annual spending includes £400k–£500k on furniture/white goods and a similar level on food, toiletries, and fuel support. This demonstrates both significant operational capacity and sustained prioritisation of crisis support. They provide fast turnaround times, decisions are usually made within 2 working days (maximum 5), a supplier contacts residents within 3 working days and delivery is within 7 days. Emergency cases (e.g., domestic abuse) are fast-tracked with immediate supplier action.

Surrey views essential furniture and appliances as foundational to dignity, stability, and resilience - particularly for families with children. Residents are supported to maintain safe food storage and cooking, clean clothing and adequate sleep. This aligns strongly with the Crisis and Resilience Fund's emphasis on prevention and resilience.

Surrey has a clear stance on landlord responsibility, refusing to subsidise private landlords who fail to provide basic white goods. The council requires inventories and pushes back firmly, protecting both residents and public money. This approach demonstrates leadership on housing standards and fairness.

The scheme operates with transparent boundaries - residents typically receive a one-time award, except in exceptional circumstances such as domestic abuse or homelessness. Surrey also provides home starter packs for survivors of domestic abuse and people moving on from homelessness. Referrals come from housing associations, Citizens Advice, and word-of-mouth built over 13 years. The scheme is well known and widely valued across Surrey, contributing to its longevity and effectiveness. Its consistency, generosity, speed, ethical approach, and resilience building design set a benchmark for what effective local welfare assistance can look like.

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## CASE STUDY

# CAMBRIDGESHIRE COUNTY COUNCIL

The Cambridgeshire Local Assistance Scheme (CLAS) is a countywide crisis support programme delivered on behalf of Cambridgeshire County Council by a third sector lead organisation, (CHS Group), working closely with Citizens Advice and a network of trusted local partners. The scheme provides essential furniture, white goods and household support to residents experiencing acute financial hardship.

CLAS is delivered through a multi-pathway referral system, designed to maximise access while ensuring appropriate assessment. Residents can self-present to Citizens Advice or be supported by “CLAS Champions” based within housing associations, homelessness charities, youth organisations, and district councils. These champions act as trusted referral agents, enabling fast decision making for people already known to local services.

Applications submitted by champions are typically processed within 24 hours, with appliances often delivered within three to four days, demonstrating a strong crisis response capability.

CLAS mostly focuses on the direct provision of essential items, with a small amount going to vouchers for food and fuel. This is informed by frontline experience and shaped in partnership with recycled furniture providers and advice agencies. Provision includes:

- New appliances (cookers, fridges/freezers, washing machines), supplied via a contracted national provider and including delivery, installation and warranty
- Furniture, largely preloved and sourced through local social enterprises (e.g. sofas, tables, wardrobes), with new beds and mattresses provided as standard due to health and safety risks
- Advice and holistic support, including benefits checks, budgeting support and referrals to wider local services

This combination ensures immediate needs are met while also addressing underlying financial pressures.

For appliances such as cookers, washing machines, and fridge-freezers, CLAS provides the item rather than cash or retail vouchers. This approach removes barriers around installation, energy efficiency, disposal of old appliances and missed deliveries, and protects people at times of crisis from additional stress and risk.

At the same time, CLAS retains flexibility elsewhere, using vouchers where choice and autonomy are appropriate, particularly for furniture selection via reuse charities. Eligibility is based on financial hardship rather than rigid income thresholds. Applicants must have no savings, be experiencing exceptional financial pressure, and either be in receipt of or eligible for means-tested benefits. Residency criteria are applied flexibly, with exemptions for people fleeing domestic abuse.

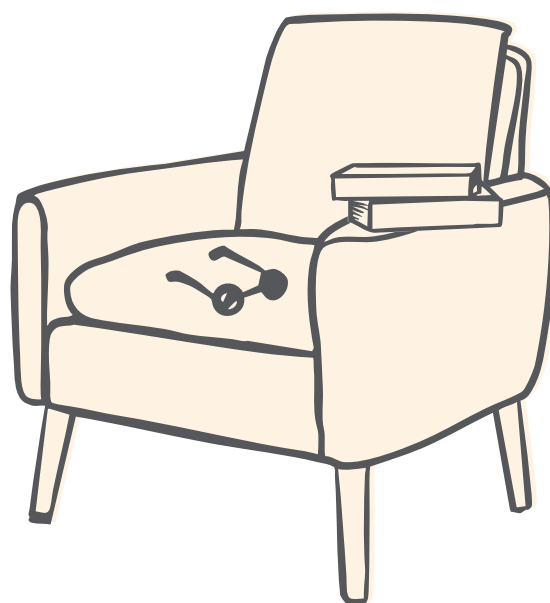
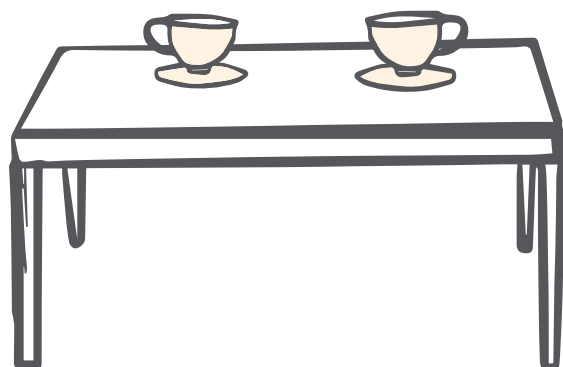
CLAS demonstrates how furniture and appliance provision can prevent wider crisis escalation.

Providing a functioning home environment supports physical health, mental wellbeing, family stability and tenancy sustainment, reducing downstream costs linked to homelessness, ill health and social care interventions. Furniture provision can also serve as an entry point for other resilience measures, such as income maximisation.

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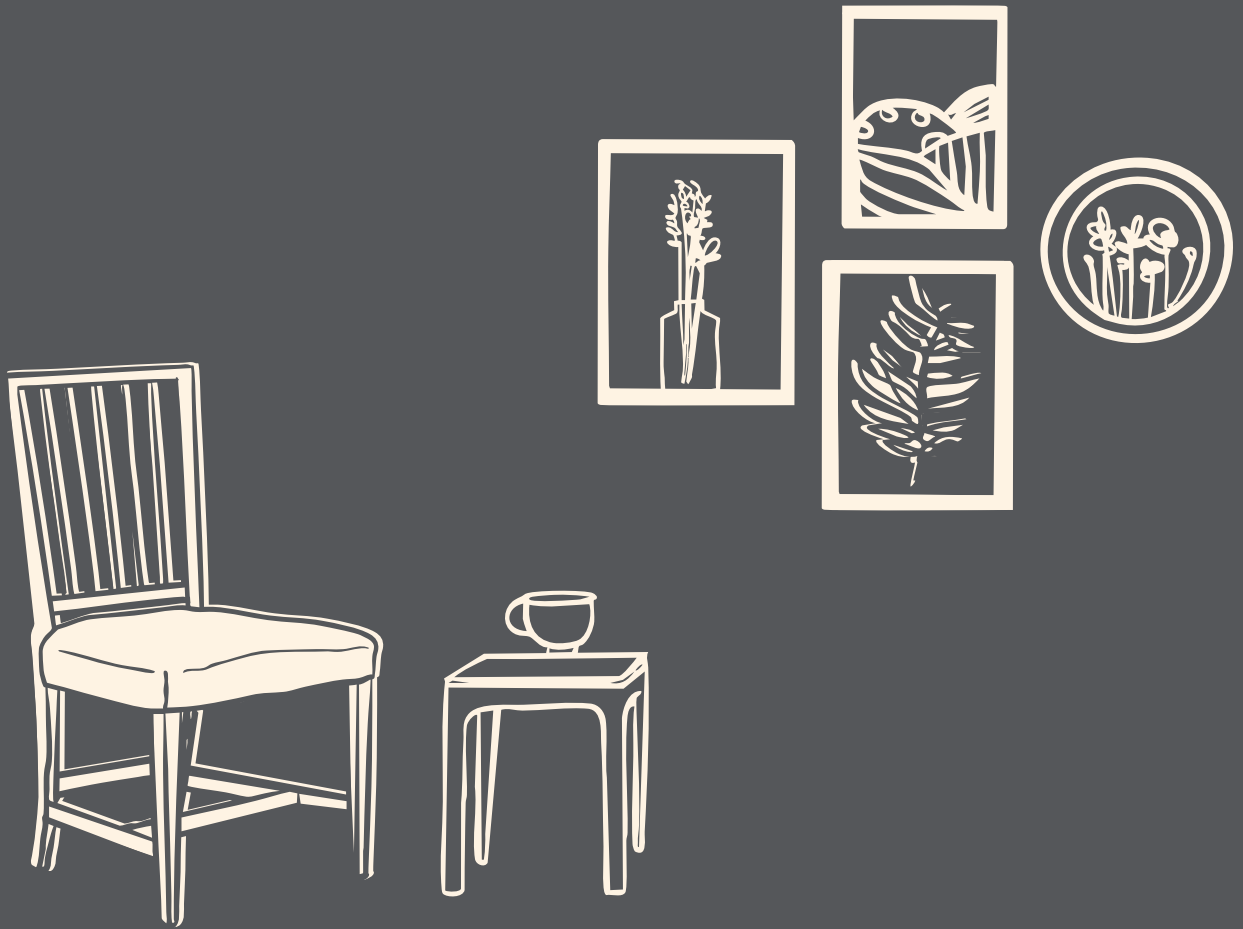
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