October 2023

The Provision of Floor Coverings in Social Housing

Learning Report 2: Tenant Perspectives

Learning Report 2: Tenant Perspectives

Contents

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Altair

About Altair

Altair Ltd is a specialist consultancy operating across the social housing sector. We have been providing varied and creative solutions to our clients for over ten years. Our consultancy and advisory services include supporting leaders on governance, regulation, transformation and change, strategy, policy and research, and property development strategy and delivery.

Longleigh Foundation

A grant-making partner for the social housing sector

About The Longleigh Foundation

Longleigh is a grant-making charitable foundation dedicated to supporting the individuals and communities served by the social housing sector.

Our mission is the reason why we exist. It is our purpose, our cause and it is: to support transformation in the lives of residents and communities, becoming the charity partner to the social housing sector.

Foreword

When we at Longleigh commissioned this research, we were passionate about ensuring that the tenant voice is at its heart and this learning report encompasses the findings of Altair in this respect. In our experience as a grant making organisation, we work closely with tenants moving into new homes, struggle to install floor coverings and come to us for support. We hope that this report, encompassing their experiences, shines a light the impact of the general sector approach to not install floor coverings and how it impacts tenants across the country.

When we started out on this research project, Longleigh had a number of hypothesis of the impact to tenants of a lack of floor coverings, however, elements of the findings have surprised me and the Longleigh team and our Steering Group, particularly the significant impact of a lack of floor coverings to being able to integrate into a community and how a lack of floor coverings exasperates the feelings of social housing stigma and the overall, financial impact to those who need to pay for floor coverings themselves.

Continually as a social housing sector, we see organisational vision statements and values, in the main along the lines of 'making lives better' for social housing tenants, but in practice, for 90% of social homes, we see that floor coverings aren't provided at point of let and when floor coverings are provided, it is provided for the purpose of the landlord and not for the needs of their tenants. This sector approach has such a strong impact on the lives of tenants that the sector serves and this report brings that impact to life.

In reading the report, I'd hope that you, the reader commits the time to reading it in its fullness, however, for the time strapped reader, I'd suggest reading the quotes from tenants in isolation, these quotes do so well in voicing the impact of the lack of floor coverings for social housing tenants. I'd like to challenge leaders working within the social housing sector to compare the quotes from tenants to their vision statements and approach in practice.

As a sector we're at a crossroads in relation to a new regulatory environment, and taking steps to improve lives for our tenants and within the context of an economic crisis. We're glad that this research, where tenants voice their experience is published in the consultative environment of the Department of Levelling Up, Housing and Communities, the English Regulator of Social Housing, and the Scottish Housing Regulator. As well as in the context where we've seen an outward commitment from Welsh Government to the provision of floor coverings at point of let.

The topics in this report such as poverty, stigma and financial impact are sadly, difficult topics to discuss, especially for those who have experienced it and without the honesty and openness from all the tenants who have taken part in this piece of research, we wouldn't have the full picture of impact so I'd like to thank those tenants who have contributed to this research in one way or another and for sharing their personal experiences with the research team.

I'd also like to thank MRI Software™ and the Resident Voice Index™ for sharing their findings with the Altair research team in respect of the impact of a lack of floor coverings, as well as the information we've learned from End Furniture Poverty's recent reporting.

Aileen Edmunds, CEO of Longleigh Foundation

Executive summary

This report is the second of three learning reports produced by Altair and commissioned by Longleigh Foundation, A grant making partner for the social housing sector.

Our first learning report[1], published in May 2023, set the scene for the provision of floor coverings in social housing. This learning report is focused on the perspectives of tenants.

This report will be followed by one more learning report, an interim report, and our final report in Summer 2024 our reports will be titled:

- Learning Report 3: Landlord Perspectives
- Interim Report: Options for Change
- Final Report: Floor Coverings and Social Housing

The research piece seeks to:

- Keep tenant voice at its heart.
- Build on the findings from Tai Pawb's Floored Research[2] and House to home, research commissioned by JRF and conducted by Altair in 2018[3].
- Make practical recommendations to the sector that have the greatest meaningful impact on provision of floor coverings to tenants.
- Articulate a business case that considers the financial, economic and social benefits alongside the costs of any proposals versus maintaining the status quo.

For clarity of our reporting, when we describe a 'lack of' floor coverings, we are describing homes that are let without floor coverings in all rooms aside from the Kitchen and Bathroom, which are currently captured under the Housing Health and Safety Rating System (HHSRS[4]) requirements.

[1] Learning Report 1: Scene Setting (2023) Learning Report 1: Scene Setting | Altair (altairltd.co.uk)
[2] Floored (2020) TPAS Cymru and Tai Pawb (2020) Floored.
[3] House to Home (2018) House to home: giving social housing tenants a place to call home | JRF
[4] Housing Health and Safety Rating System (2004) Housing health and safety rating system (HHSRS): guidance for landlords and property-related professionals - GOV.UK (www.gov.uk)

In this paper, we will share the experiences of tenants moving into accommodation both with and without floor coverings. We identified the following key themes in respect of those housed without floor coverings:

The costs of flooring: Many tenants we spoke to reported that the cost implications of being able to afford the upfront cost of flooring as well as additional costs associated with moving into a new home can be difficult to manage. Tenants reported that they had to wait a couple of months to save enough money to be able to put some form of floor covering down in their homes.

Community Integration: Without flooring in their homes, tenants recounted feeling unable to invite people into their homes which made making connections in the community more difficult to establish.

Noise: Tenants have recounted that they have both experienced and caused noise disruption due to a lack of floor coverings, causing noise to travel between homes.

The feeling of home: Tenants have shared that a lack of floor coverings made their property feel less like a ‘home’ lacking comfort and the perception of warmth.

Heat: Without floor coverings, tenants have reported that homes feel colder and are more difficult to keep warm. Concrete floors can be very cold to the touch during the colder months and some tenants recalled the need to wear shoes inside during winter.

Environmental: Tenants are aware of current practice in the sector of some landlords throwing away floor coverings as part of the voids process and expressed concerns about the environmental impacts of usable flooring being sent to landfill.

Impracticalities: Tenants quite often discuss the pressure to move into their homes quickly and that that once they had obtained floor coverings, there was disruption in moving furniture and belongings away for installation.

Stigma: Tenants have described the feelings of social housing stigma when being housed without floor coverings including an experience of feeling ‘poor’.

Key themes

We found the following key themes in relation to those who had been rehoused with floor coverings:

The costs of floor coverings: We heard from tenants that having flooring provided by their landlord saved them a huge additional cost that they would incur if they had to provide flooring themselves. For some, they would have not been able to afford it if their landlord did not provide it.

Ease of moving in: Having flooring already provided at their new home made it easier for households to settle in.

Quality: Some tenants recounted that the carpets provided by their landlord were not of good quality.

The survey conducted by the Resident Voice Index™ found that 83% of residents self-fund floor coverings, and that some have the support of their family and friends (13%) and that the remainder getting support from Grant (3%) or their landlord (1%).

Our analysis of the impact of affordability for the provision of floor coverings and has identified that it can take an average of 20 months to fund floor coverings for those on Universal Credit and 8 months for low income households. Floor coverings cost on average, £920 per home.

Next steps

The next phase of our research is to understand the experiences of landlords and we welcome the involvement of landlords who provide floor coverings at point of let, do not provide floor coverings at point of let and are implementing other, creative solutions to the issues this paper highlights.

Introduction

About this project

Longleigh commissioned Altair to conduct a research project which investigates the impact of and opportunities for UK (Wales, Scotland and England) social housing provider's floor covering standards, keeping tenant voice at the heart of the research.

The overall research piece seeks to:

- Engage with a wide range of stakeholders, including social housing tenants, social housing landlords, grant making organisations, regulatory bodies and charities serving social housing tenants.
- Keep tenant voice at its heart.
- Build on the findings from Tai Pawb's Floored Research[5] and House to home, research commissioned by JRF and conducted by Altair in 2018[6].
- Make practical recommendations to the sector that have the greatest meaningful impact on provision of floor coverings to tenants.
- Articulate a business case that considers the financial, economic and social benefits alongside the costs of any proposals versus maintaining the status quo.

The main purpose of the overall research piece is to ultimately raise the profile of the lack of floor covering provision in social housing and create an opportunity to affect policy change on floor covering provision in social housing in the UK.

This report is our second report of five reports. This report focusses on the perspectives and experiences of tenants. Our reports are:

- Learning Report 1: Scene Setting[7]
- Learning Report 2: Tenant Perspectives
- Learning Report 3: Landlord Perspectives
- Interim Report: Options for Change
- Final Report: Floor Coverings and Social Housing

A Steering Group has been recruited to oversee the research project. Steering Group members have been selected based on their role and experience of the social housing sector alongside their ability to influence change. A full list of Steering Group members and their biographies is available in Appendix 1 of this report.

[5] Floored (2020) TPAS Cymru and Tai Pawb (2020) Floored.
[6] House to Home (2018) House to home: giving social housing tenants a place to call home | JRF
[7] Learning Report 1: Scene Setting (2023) Learning Report 1: Scene Setting | Altair (altairltd.co.uk)

Aims of the first report

Our second report aims to:

- Share the experience of tenants moving into properties with and without floor coverings.
- Share what the impact of a lack of floor coverings at point of let is to tenants' lives.
- Share the financial impact to tenants from a lack of floor coverings.
- Represent hard to reach tenants through the involvement of support organisations.
- Ultimately, put tenant voice at the centre of our research.

Our second report is based on the findings from:

- Our findings in our first learning report.
- Any new literature published between our previous learning report and the drafting of these findings.
- A series of focus groups held with tenants between June 2023 and August 2023.
- A series of individual interviews held with tenants between June 2023 and August 2023.
- Stakeholder sessions with support organisations in August 2023
- The findings from a survey of 7,955 tenants, kindly provided by the Resident Voice Index™ (Data provider: MRI Software™) running from June 2023 – August 2023.

1

Moving in without flooring

Moving in without flooring

Scene Setting

1.1. In our first learning report, we highlighted the provision of floor coverings in social housing is not as common as expected. Instead, homes in the private rented sector are much more likely to be let with some form of floor covering than social housing in the UK.

1.2. Our research found the current provision of floor coverings at point of let for general needs accommodation is around 10% of homes, with floor coverings more likely to be provided in affordable and intermediate rent (21% of homes), older persons and supported housing (26% of homes) and shared ownership (28% of homes).

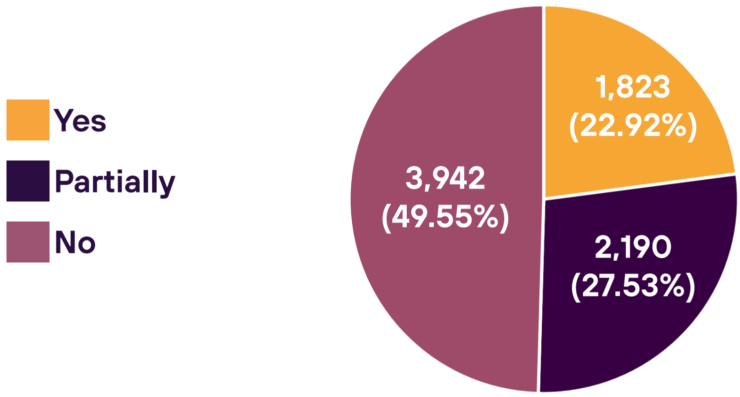
1.3. **Where social landlords do provide flooring beyond legislative requirements, they told us that when they do, they:**

- Install floor coverings in hard-to-let properties.
- Gift the previous tenants floor coverings.
- Provide it for tenants on a means-tested basis.

Moving in without flooring

1.4. The Resident Voice Index™ survey found that almost 4 in 5 tenants move into their homes either with partial or no floor coverings.

Was your home equipped with floorcoverings when you moved in?



1.5. For those moving into their home without floor coverings and with partial floor coverings they were asked where floor coverings weren't provided. The rooms where floor coverings are least likely to be provided are; bedrooms (96.27%), living room (95.77%) and the hallway (92.83%).

1.6. All the tenants who attended our focus groups shared that they were living in general needs accommodation both provided by Local Authorities and Housing Associations. Most tenants we spoke with during interviews and focus groups moved into their homes with no floor coverings provided at the point of let, aligning with our understanding that most tenants move into homes without floor coverings.

1.7. We've conducted interviews and focus groups to better understand the wider context, beyond the data, and what it means from the perspective of tenants to move into their home without floor coverings.

1.8. We asked tenants about their personal experience of a lack of floor coverings when they moved in and the associated impacts of this experience.

1.9. **Our research identified the following themes in tenant experience and moving into their home without flooring:**

The costs of flooring: Many tenants we spoke to reported that the cost implications of being able to afford flooring as well as additional costs associated with moving into a new home can be difficult to finance. Tenants reported that they had to wait months to save enough money to be able to put some form of floor covering down in their homes.

Community Integration: Without flooring in their homes, tenants recounted feeling unable to invite people into their homes which made making connections in the community more difficult to establish.

Noise: Tenants have recounted that they have both experienced and caused noise disruption due to a lack of floor coverings, causing noise travelling between homes.

The feeling of home: Tenants have shared that a lack of floor coverings made their property feel less like a 'home' lacking comfort and the perception of warmth.

Heat: Without floor coverings, tenants have reported that homes feel colder and are more difficult to keep warm. Concrete floors can be very cold to the touch during the colder months and some tenants recalled the need to wear shoes inside during winter.

Environmental: Tenants are aware of current practice in the sector of some landlords throwing away floor coverings as part of the voids process and expressed concerns about the environmental impacts of usable flooring being sent to landfill.

Impracticalities: Tenants quite often there is pressure to move into their homes quickly and that that once they had obtained floor coverings, there was disruption in moving furniture and belongings away for installation.

Stigma: Tenants have described the feelings of social housing stigma when being housed without floor coverings including an experience of feeling 'poor'.

Tenant experiences without floor coverings by theme

1.10. In the next section, we explore each of the themes in more detail.

Cost

1.11. The Resident Voice Index™ survey found that for those moving into homes that are not or partially floored that 83% of tenants self-funded floor coverings, of these, approaching 50% of people either saved or paid back the costs of flooring for over 2 years.

1.12. We understand that the average moving costs for a 3-bedroom house is estimated to cost over £1,000[8]. Factoring the costs of floor coverings into this is not a cost that tenants renting often consider when moving home.

Tenant Focus Group attendee:

I was shocked flooring was something I had to buy because previously carpets were in my last home and provided by my landlord (private sector) when I moved in.

Resident Voice Index™ respondent:

My heart sank into my shoes.

1.13. We found that most tenants who were not provided with flooring at the point of let struggle to afford the financial costs of having flooring provided. Numerous tenants accounted how they were not able to afford the costs of flooring and were taken aback by how much the cost of carpeting their homes would cost.

Tenant Focus Group attendee:

I was able to afford a carpet but had to save up. The stairs were the most expensive as I had to have them professionally laid, that cost me £300 to lay the flooring and that was 19 years ago for carpet.

[8] Based on a three bedroom house travelling 50 miles (including removal, packing and dismantling). £1,181 (January 2023). https://www.comparemymove.com/advice/removals/planning/removal-company-cost

1.14. When tenants are able to fit flooring coverings in their homes, tenants we spoke to told us that they could only afford the most basic flooring options available and, in some cases, tenants forego having underlay fitted beneath their flooring due to the additional costs.

Tenant Focus Group attendee:

We bought the cheapest underlay and office carpets because we needed to keep costs down. It was the thinnest carpet you could imagine with no underlay; it is basically walking around on concrete floors.

1.15. We also learnt in our first learning report that it is common practice to remove flooring as part of the voids process. However, individuals questioned the wider impact this can have on a new tenant when moving in, with the view being that some form of flooring is a more suitable option than no floor coverings at all.

Tenant Focus Group attendee:

It annoys me is you spend loads of money on flooring and when you move you have to rip it up, I don't understand that. What if the next family can't afford flooring?

Tenant Focus Group attendee:

I'm still trying to floor my house 6 years on. They (social landlords) should just give people the choice and when we (tenants) move into the property we choose if we want the previous tenants flooring or it all ripped up.

1.16. Often, tenants who are unable to afford fitted floor coverings, such as laminate, carpets or hardwood floor told us that rugs were a cheaper alternative that they used to cover the bare floorboard/concrete. Rugs are layered throughout the properties and are laid next to one another to replicate the provision of fitting floor coverings.

Tenant Focus Group attendee:

'I had a mosaic of different rugs in my house. The rugs weren't very aesthetically pleasing but it was something which is better than nothing. Thankfully rugs are cheap on Amazon and if I move, I can take them with me.

1.17. We analyse costs to tenants further in the tenant affordability analysis at Section 3 of this report.

Community Integration

1.18. The Resident Voice Index™ survey asked tenants the impact of a lack of floor coverings on their ability to integrate into the community and found that 57.6% of residents felt that a lack of floor coverings affected their ability to integrate into the community.

1.19. Research by the Resident Voice Index™ has showed that the showed the different impact to differing age groups is as follows:

Did a lack of floor coverings or furniture when you moved in impact your ability to integrate into your community? (e.g. did it prevent you from feeling comfortable (affect your desire) to invite neighbours over)		
Age Group	**Yes**	**No**
Under 35's	73.5%	26.5%
35 – 54	61.1%	38.9%
Over 55's	57.9%	42.1%

1.20. Getting to know and assimilating into a new neighbourhood is often part of the process when moving into a new home, however during our discussions with tenants some revealed that without floor coverings they were less likely to invite people to their homes. Tenants expressed to us that they were concerned about how others around them would perceive and judge their situation.

Tenant Focus Group attendee:

My partner and I could not afford carpet and she did not want to have visitors over because she thought it made her look poor.

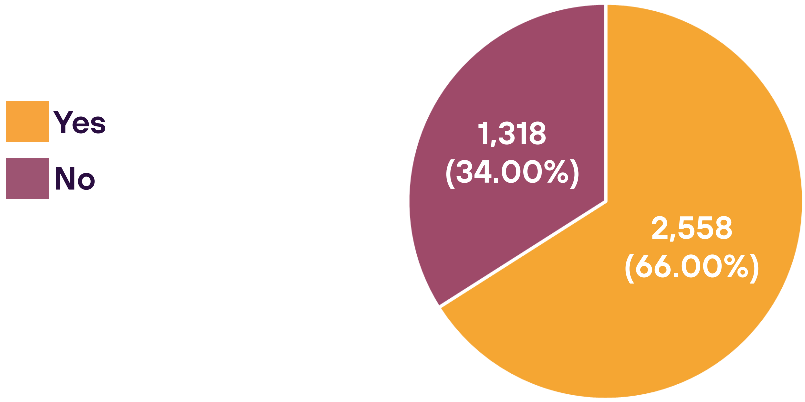
1.21. Some tenants also told us that they would only invite guests over and allow them access to rooms in their homes where floor coverings were laid. Tenants also told us they would also prioritise buying floor coverings for the rooms that guests are more likely to socialise in and forego or delay flooring other parts of their house.

Tenant Focus Group attendee:

I only brought my guests into the kitchen, not the living room. I only let my friends go into the living room four months after I moved in because then I had laminate and rugs down.

1.22. The latest study by the Resident Voice Index™ provided analysis as follows:

Did a lack of floorcoverings or furniture when you moved in impact your ability to integrate into your community? (e.g. did it prevent you from feeling comfortable (affect your desire) to invite neighbours over)



Noise

1.23. Living without floor coverings means sound and noise are more likely to travel into adjoining properties and is more likely to cause noise-related complaints and neighbour disputes.

Tenant Focus Group attendee:

I moved into my property from a mutual exchange and the flat had laminate flooring already laid. However, shortly after I moved in, I received noise complaints from my neighbour and my landlord told me I had to remove the laminate floor. I was left without flooring whilst my relationship with my new neighbour never recovered.

1.24. In October 2022, the Housing Ombudsman released a spotlight report on noise complaints. 'Time to be heard' acknowledges the importance of landlords and record keeping when a new tenant moves in and the flooring that remains and removing hard flooring in properties associated with noise complaints. The report also went on to highlight the implications of tenants not fitting carpets but living with bare floorboards due to 'carpets being a significant expense'[9] and that without floor coverings can also impact noise.

[9] Spotlight Report – Noise (2022) https://www.housing-ombudsman.org.uk/wp-content/uploads/2022/10/Spotlight-Noise-complaints-final-report-October-2022.pdf

The feeling of home

1.26. During our engagement with tenants, floor coverings were seen as making a property feel like a home. Tenants often described emotions towards their home and how floor coverings create a more homely and comfortable living environment.

> **Tenant Focus Group attendee:**
>
> It can be very depressing for people. People who end up in social housing and go into empty properties without flooring or furnishing – it is like a concrete prison cell. People get embarrassed and do not want friends or family around, and then they become more isolated and lonely.

1.26. With this stronger understanding of the feeling of home through the experiences of tenants, we'd like to highlight our case study from our first learning report[10] that outlined that Thirteen Housing Group identified increase in satisfaction levels both for tenants and their staff once they provided properties with floor coverings.

> **Tenant Focus Group attendee:**
>
> Providing floor coverings makes a home feel homely.

[10] Learning Report 1: Scene Setting (2023) Learning-Report-1-Scene-Setting.pdf (altairltd.co.uk)

Environmental impacts

1.27. In the experience of tenants we spoke with, they identified that floor coverings provide additional warmth in a property in comparison to having no floor coverings. Tenants who do not have floor covering told us that their properties felt significantly colder, especially during winter.

1.28. Removing floor coverings is often part of the voids process and as we shared in our first learning report, some landlords will assess whether they consider gifting floor coverings left by the previous tenant to the incoming tenant. This approach varies from landlord to landlord and what is considered suitable is highly subjective and we know that 17% of landlords remove floor coverings for all empty homes.

Tenant Focus Group attendee:

Flooring should be standard when people move it, it's a necessity. My house has original floorboards but concrete flooring can get really cold in the winter months.

Tenant Focus Group attendee:

I went up to some tradesmen in my area working on a void property and asked what they were doing with the carpet they were ripping up and they said it was going to the tip. We were all shocked and disappointed. The carpet was in perfect condition and could have easily been left in the house or been used by someone who cannot afford it.

1.29. From our conversations with tenants, their perception was that social housing landlords may dispose of flooring that would be suitable for the new incoming tenant. Tenants expressed the environmental concerns they have around flooring going to landfill instead of being reused.

Tenant Focus Group attendee:

I understand if they are grubby, but they are throwing away perfectly good flooring, it is a cost to both the tenant and the environment.

Impracticalities

1.30. Tenants we spoke to told us they were not all able to fit floor coverings into their homes straight away when they moved in. Instead, they had to wait a months to save up for floor coverings because of the high costs.

1.31. Waiting to have floor covering meant that tenants had settled into their homes with their furniture and possessions but needed to move this out again for floor coverings to be installed. When having floor coverings installed the fitters will require the majority of, if not all, items to be removed from a room.

Tenant Focus Group attendee:

It cost me an absolute fortune and I had to find it. As a single parent on my own took months to save up. You can make do with some makeshift bits, like sheets for blinds but you cannot do that for flooring. You put a rug or two down to soften, but the upheaval for moving furniture and fitters charge more for that service once you have already moved in and it is not easy to do.

1.32. Support organisations engaged in this part of the research highlighted that moving into homes without floor coverings is particularly difficult for those who are fleeing domestic abuse, due to the immediate need of moving, therefore reducing the ability to install floor coverings prior to moving in their belongings.

Stigma

1.33. Social housing stigma has increasingly been spoken of and better understood through research such as Stigma and Social Housing[11]. Tenants we spent time with for this element of the research outlined how they'd experienced social housing stigma in respect of a lack of floor coverings.

1.34. Tenants explained to the research team how the experience of a lack of floor coverings made them feel 'poor' (including Resident Voice Index™ citing many examples of the word 'poor' being used in response to the question about how a lack of floor coverings made respondents feel).

1.35. Tenants in focus groups also challenged whether the providers of social housing and their operational teams would be happy with moving into accommodation without floor coverings.

1.36. Respondents to the Resident Voice Index™ survey provided a strong commentary in this area as follows:

'Horrid. Poor. Unworthy. Even though I work full time and earn a good wage, I felt stigmatised.'

'Made me feel poor.'

[11] Stigma and Social Housing in England (2021) Ejiogu, A and Denedo, M.

Case study

Dominic

Dominic struggles with mobility issues and was moved into a property with adaptations to support his disabilities. The property did not have floor coverings and he was surprised to find that the tyres of his wheelchair were taking concrete off of the bare floor.

Dominic asked for support from his landlord but received 'absolutely nothing'. He was also not told that there would not be any floor coverings before he moved out of the property.

Eventually he was able to source some lino carpets from eBay but could not afford to put underlay down. He felt that if he went to a carpet shop it would have tripled the cost.

He felt that disabled and elderly people in social housing are discriminated against because they can't do works to their homes such installing carpets. It was only for the support of his wife and friends that he was able to source and install floor coverings; 'if I was by myself, it would have been more complicated as I would have had to get support to get things together'

The impact of not having floor coverings on the mental health and wellbeing of social housing residents was a concern Dominic who said, 'Without furniture and carpets, it ends up being like a prison cell. You don't feel like you've got a home. You don't feel like you've got somewhere that you're making homely because you just walking around in a bare environment.'

2

Provided with flooring at point of let

Provided with flooring at point of let

2.1. During this phase of the research, we sought to understand the experience of tenants who have moved into accommodation with floor coverings provided at point of let.

2.2. **Our research identified the following themes in tenant experience and moving into their home with floor coverings:**

- **The costs of floor coverings:** We heard from tenants that having flooring provided by their landlord saved them a huge additional cost that they would incur if they have to provide flooring themselves. For some, they would have not been able to afford it if their landlord did not provide it.
- **Ease of moving in:** Having flooring already provided at their new home made it easier for households to settle in.
- **Quality:** Some tenants recounted that the carpets provided by their landlord were not of good quality.

Cost

2.3. As we highlighted earlier in the report, moving home is costly time for tenants. Tenants who had flooring provided by their landlord highlighted to us that it eased the financial burden of moving for them.

Resident Voice Index™ respondent:

Happy to finally be moving into a house that had carpets, it took away the worry of trying to find money to cover the floors on such a tight budget.

Resident Voice Index™ respondent:

Relieved that I didn't need to buy flooring straight away after the expense of moving in.

2.4. One resident we interviewed highlighted that if it was not for their landlord supplying floor coverings, they simply would not have been able to pay for them to be installed.

Tenant Focus Group Attendee:

I wouldn't have had the finances to be able to afford it (floor coverings)

2.5. Another resident highlighted that they would have otherwise had to enter into long-term debt to pay off the costs of carpeting the property if it wasn't for their landlord providing carpets.

2.6. Floor coverings should be a basic essential for homes but are instead treated as a luxury item for those in social housing who are able to afford it.

Resident Voice Index™ respondent:

I thought it was something I wouldn't have been able to afford for a long time. It made my home feel like a home so quickly because of this.

Ease of moving in

2.7. Moving home is a stressful time for everyone. But the practicalities and stress of moving in without floor coverings were highlighted as a particular issue for tenants. Tenants felt they were unable to fully unpack their belongings or knew they would have to move their belongings once unpacked in order for floor coverings to be installed.

2.8. However, tenants who had floor coverings installed at the point of let explained to us that this made the practicalities of moving easier and meant they were able to settle into their home quickly as they did not have to worrying about waiting for flooring to be installed before unpacking.

Resident Voice Index™ respondent:

This was a huge burden taken off of me when moving with small children it was easier to just get furniture in and get settled. Having to get flooring sorted always delays a move in and would have been harder especially for us with children.

2.9. One resident we spoke with had moved into social homes both with and without floor coverings. She felt that the biggest differences between moving into a home with and without floor coverings were the stress of sourcing carpets, the high additional cost of carpets and the practicalities of moving everything so flooring could be installed.

Quality

2.10. Where it was provided at the point of let, we found that the quality of flooring coverings in homes varied. On the one hand, some residents told us that having floor coverings provided in their home made it "more comfortable" and "more homely and nicer to live in".

2.11. But on the other hand, we also heard from tenants who felt the quality of flooring provided to them by their landlord was not fit for purpose. This was typically an issue for tenants where the flooring was left from the previous tenants.

Resident Voice Index™ respondent:

Whilst some of the carpet was ok the rest had to be taken out and replaced - so might have been easier for it not to be left in.

2.12. Some of these residents felt that quality of the flooring provided was so bad that they had to replace it themselves.

Resident Voice Index™ respondent:

The condition of the floor coverings were in bad condition had to remove throughout needing a skip that cost a lot of money.

Case study

Sandra

Sandra found a property through the mutual exchange a year ago. However, unlike her previous social homes, her new mutual exchange property came with flooring at the point of let.

In comparison to when she moved into property without carpets, she felt that it helped her settle into the property and community easier as she had nothing to worry about. She also “felt lucky that the flooring in the new property were fine”.

However, in her previous properties she was not told by the landlord before that there would be no carpets “unless you have support needs, they don’t tell you anything about what you might be able to get. They just want you to move in and sign the tenancy”.

Sandra felt that the biggest differences between moving into a home with and without floor coverings were the stress of sourcing carpets, the high additional cost of carpets and the practicalities of moving everything so carpets could be installed.

3

The cost impact to tenants

The cost impact to tenants

How flooring is sought by social housing tenants

3.1. The Resident Voice Index™ survey has told us how social housing tenants seek to fund floor coverings and their findings were as follows:

Funding Source	Percentage of respondents (without floor covering provided at point of let)
Savings	59%
A loan	24%
Family/Friends	13%
Grant	3%
My landlord	1%

Costs

3.2. There are several different elements that need to be factored when calculating the cost of providing floor covering. This includes the floor covering itself, such as carpets, the underlay and the fitting costs. The underlay provides extra cushioning and insulation and helps to dampen noise and therefore is an important component of floor covering.

3.3. We have reviewed a number of high street and online carpet shops as part of our analysis to identify the average cost of providing carpets. The cost for a budget carpet ranges between £3 and £9 per square metre, giving an average figure of £6 per square metre. The cost range for underlay is greater and varies between £1 and £15. Based on our research, the average cost of underlay is £6 per square metre. The average cost of fitting the carpet, excluding stairs, is £7 per square metre. However, when it comes to carpet fitting for the whole property, some providers work on a flat rate per day as opposed to per square metre. The average additional fitting cost for staircases is £100.

3.4. Cost of carpet fitting also increases when additional work needs to be carried out such as trimming the bottom of each door to ensure it does not rub on the carpet. Rooms that are not standard shaped also lead to an increase in fitting costs.

3.5. **We have modelled four different household sizes, living in either flats or houses, which is detailed below:**

	Number of bedrooms	Flat Size[12] (m^2)	Staircase	House Size (m^2)	Staircase
Single person, over 25	1 bed	37	N	39	N
Couple living together, over 25, no dependents	1 bed	50	N	58	Y
Couple living together, over 25, two children	2 bed	70	N	79	Y
Couple living together, over 25, two children	3 bed	74	N	84	Y

3.6. According to the English Housing Survey 2021-2022, about 32% of social housing stock is between 50 to 69m^2 and 30% is between 70 to 89m^2, while a quarter of stock has space of less than 50m^2. This validates the figures provided in the table above.

3.7. The Resident Voice Index™ survey found that, of those tenants that did not have floor covering, bedrooms, living room and hallway were most likely to not have any floor covering. For stairs, kitchens and bathrooms, they tended to be covered in 50% of the cases. Specifically, stairs were covered in 57% of the cases, kitchens in 45% and bathrooms in 43% of the cases.

3.8. In our analysis, we make an assumption that 75% of the internal area is yet to be covered.

The total cost for carpeting, together with underlay and fitting is provided in the table below:

	Number of bedrooms	Flat	House
Single person, over 25	1 bed	£535	£565
Couple living together, over 25, no dependents	1 bed	£720	£930
Couple living together, over 25, two children	2 bed	£1,010	£1,230
Couple living together, over 25, two children	3 bed	£1,070	£1,300

3.9. The Resident Voice Index™ survey found that 31% of respondents spent £501 - £1,000 and about 45% spent over £1,000 on providing floor coverings.

[12] Minimum gross internal floor areas and storage (sq. m), Technical housing standards

Affordability

3.10. For affordability, we have calculated the total monthly income for a household on universal credit only and for a household on low income. We have used the ONS definition for a low income household, which is calculated as 60% of the median income. For 2022, the ONS stated that the median disposable income for the poorest fifth of the population decreased to £14,500.

3.11. The table below shows the monthly income for the different household size:

	Universal Credit (standard monthly allowance)	Low Income (monthly)
Single person, over 25	£368.74	£1,208.33
Couple living together, over 25, no dependents	£578.82	£2,416.67
Couple living together, over 25, two children	£1,117.98	£2,416.67

3.12. Assuming that each household does not have access to any previous savings and is able to save 6%[13] of their monthly income to pay towards their flooring costs, the table below shows the average payback period in months.

	Number of bedrooms	Universal Credit Household (months)		Low Income Household (months)	
Single person, over 25	1 bed	24.1	25.4	7.4	7.8
Couple living together, over 25, no dependents	1 bed	20.8	26.7	5.0	6.4
Couple living together, over 25, two children	2 bed	15.0	18.3	7.0	8.5
Couple living together, over 25, two children	3 bed	15.9	19.4	7.4	9.0

3.13. For this analysis, we have not added in any interest costs if the tenant requires to take out a loan. If interest costs were to be taken into account, the payback period will be longer.

3.14. The Resident Voice Index™ survey found that 83% of the respondents paid for their floor covering using either their savings or by taking out a loan. 30% of the respondents took between one and two years to pay back their loans or save up for the costs, and 24% took between two and three years and only 17% took between six months and a year.

[13] Economic modelling of forced saving during the coronavirus (COVID-19) pandemic, ONS

4

Going without

Going without

4.1. End Furniture Poverty has shared that 760,000[14] current social housing tenants live without floor coverings. In our focus groups and interviews, none of our attendees shared that they had gone without floor coverings. In response to the Resident Voice Index™ one respondent shared their experience of going without:

Tenant Focus Group attendee:

This is because being on low income benefits I knew I would never be able to afford carpets or any other floor covering. I have lived here for almost 27 years and still have no floor covering in any rooms.

4.2. We also sought to understand the experience of going without floor coverings through a review of the online forum, MumsNet. Tenants on the forum have discussed the creative ways that they have sought to improve the appearance of their homes:

MumsNet user [2013]:

Stencils are really expensive for things like this £25.00 and thats on ebay!! I found the design I wanted put it into paint and made it A4 size printed it out, stuck it onto a piece of cardboard (nappy box corn flake box etc) and cut it out and used this.

MumsNet user [2013]:

When I first moved into my council home I had no family to help me. I was on my own, on benefits and they wouldn't give me anything so I had no choice but to walk on chip board.

MumsNet user [2013]:

I just remembered another friend of mine used those play foam jigsaw shaped interlocking mats you can buy as flooring for toddlers room.

[14] The Extent of Furniture Poverty in the UK (2023) The-Extent-of-Furniture-Poverty-in-the-UK-final-3.pdf (endfurniturepoverty.org)

Case study

Fiona

Fiona has recently moved into a property that does not have floor coverings. She was surprised that it did not come with floor coverings as her previous social rented property did and she was not told by her landlord that the new one would not.

She has explored different ways to be able to source carpets. Her landlord told her that because she does have children, they were unable to give her carpets. The local Citizen's Advice was unable to provide any practical or financial support. She then asked for quotes from a local carpet company which came in at over £1,000 which she was "unable to afford or want to go into debt for".

"It drags me down quite a bit. I feel quite ashamed about having people round to my home".

Having cut her feet on the floorboards, she now wears shoes all the time in her new home. Her previous property with carpets "felt more homely and safe which meant I was able to settle in more easily".

Excluded groups

4.3. In our engagement with support organisations they highlighted that grant for floor coverings has emerged over time, including inconsistencies between Local Authorities application of support funds and differing criteria for grant making funds. Support organisations told us that this has resulted in some groups being excluded, but that this was more prevalent for those who had recently been granted leave to remain and prison leavers.

5

Our conclusions & next steps

Our conclusions & next steps

Our conclusions

5.1. The provision of floor coverings in social housing is very low and where tenants are provided with homes without floor coverings, the financial, emotional, and physical impact is significant. At point of moving into a property without floor coverings, tenants experience a sense of stigma and a huge concern about the burden of moving in and funding floor coverings.

5.2. A lack of floor coverings holds tenants back from integrating within the community and this is more prevalent for younger tenants and those with financial dependents. Noise disruption from a lack of floor coverings damages neighbour relationships at the outset of tenancy.

5.3. Some tenants go without floor coverings, such as the respondent profiled in this report living without floor coverings for 27 years and this is the case for many more. End Furniture Poverty's research has told us that this is the case 760,000 tenants living across England[15]. Tenants have found creative solutions to improve the appearance of their homes and have sought support by way of forums online.

5.4. Most tenants self-fund floor coverings at an average cost of £920, taking those on Universal Credit around 20 months to save/pay for and around 8 months for those on low incomes if they choose to prioritise payment for floor coverings over other things.

5.5. Tenants who cannot self-fund floor coverings have limited options for support with grant and charitable support in the area being limited and excluding some groups, such as those recently granted leave to remain and prison leavers.

Next steps

5.6. This report is the second of three learning reports which will be followed by an interim report and our final report in June 2024 our reports will be titled:

- Learning Report 3: Landlord Perspectives
- Interim Report: Options for Change
- Final Report: Floor Coverings and Social Housing

5.7. The next phase of our research is to understand the experiences of landlords and we welcome the involvement of landlords who provide floor coverings at point of let, do not provide floor coverings at point of let and are implementing other, creative solutions to the issues this paper highlights.

[15] The Extent of Furniture Poverty in the UK (2023) The-Extent-of-Furniture-Poverty-in-the-UK-final-3.pdf (endfurniturepoverty.org)

Steering group

Claire Donovan - Chair

Claire Donovan is the Head of Policy, Research and Campaigns at End Furniture Poverty, the campaigning arm of FRC Group, former Social Enterprise of the Year. FRC Group has been providing support to people in furniture poverty for 34 years with the provision of both new and preloved furniture.

A former journalist, Claire joined FRC Group as Communications Manager, before taking over the delivery of the End Furniture Poverty (EFP), campaign, which raises awareness of the issue of Furniture Poverty; carries out research to highlight the consequences and reality of living in Furniture Poverty; and develops solutions to ensure that everyone has access to the essential furniture items that they need to participate in society and lead a secure life. Flooring is one of EFP's essential furniture items and one of the hardest items for people to access so Claire was very keen to be involved in this key project. Claire is also a trustee of the Reuse Network, the membership body supporting furniture reuse charities across the UK.

Alison Inman

Alison Inman is Past President of the Chartered Institute of Housing. She currently sits on the boards of Saffron Housing Trust, Tpas and Housing Diversity Network and is a former Chair of the National Federation of ALMOs. She is a co-founder of SHOUT, the social housing campaign group and has written extensively in the housing press.

Alicja Zalensinka

Alicja is the Chief Executive Officer of Tai Pawb – an organisation working to advance equality and social justice in housing in Wales. Alongside colleagues from TPAS Cymru, she has lead on the development and implementation of recommendations of FLOORED report, which highlighted the lack of appropriate flooring in social housing in Wales.

Anne Dokov

Anne is a trustee of two charities that work with people in the social housing sector, one being the Longleigh Foundation which is funding this study and the other which helps people who are homeless or at risk of becoming homeless. She is also a Board Member of a housing association that provides specialist quality housing and support services in the Midlands and North West.

Prior to that she spent nine years as a Board Member with a large Housing Association where she had a particular interest in Customer Care, Housing Operations, Governance and People issues.

Brian Robson

Brian Robson is Executive Director (Policy and Public Affairs) at the Northern Housing Consortium, a membership body for 140 councils, housing associations and ALMOs across the North of England. Brian also serves on the Department for Levelling Up, Housing and Communities' Decent Homes Review Sounding Board. Prior to joining the NHC, Brian led the housing policy and research programme at the Joseph Rowntree Foundation for four years, where he commissioned Altair to develop policy and practice proposals on furnished tenancies as a way to mitigate and relieve poverty in the social rented sector.

Fayann Simpson OBE

Fayann, who joined the L&Q's Group Board in 2018, has devoted nearly 20 years to working as an involved resident. For two decades she has worked tirelessly with L&Q and the wider social housing sector to drive continuous improvement in the quality of homes and services. Following the Grenfell tragedy, she has also taken a place on Industry Safety Steering Group chaired by Dame Judith Hackitt's. Fayann is also a board member at Sustainability for Housing. Her expertise sees her taking part in various high-profile debates with stakeholders and industry experts, and she is a regular media commentator.

Fayann is pleased to be involved in this work as she thinks it is so important for the sector to understand the impact of flooring provision for residents and how residents feel in their homes. Fayann hopes this research will really improve our understanding of the significance of floor covering and help the sector make better decisions on how to invest in homes.

NATIONAL HOUSING FEDERATION

National Housing Federation

The National Housing Federation (NHF) are the voice of England's housing associations. The NHF support our members to deliver that social purpose, with ambitious work that leads to positive change.

Glossary of terms

Social housing landlords

A provider of social housing as defined by:

- The Regulator of Social Housing (England)
- The Scottish Housing Regulator (Scotland)
- The Welsh Ministers (Wales)

Social rent

The rental charge for sub-market rent products including:

- Social rent properties
- Affordable rent properties
- Intermediate rent properties

Social housing

Housing provided by social housing landlords. This includes:

- Housing association properties
- Local authority properties (including those rented at a social rent and managed by Arms-length management organisations)

Floor coverings

A material to cover the floor of a room including carpets and hard floor coverings i.e., laminate and floor tiles.

Tenants

The named tenant living in a property provided by a social housing landlord. Our terminology throughout this report includes:

- Shared owners living in shared ownership homes.
- Temporary and licensees tenants living in supported accommodation

General needs accommodation

Social housing that is not purpose-built, adapted or managed for a specific group.

Sheltered accommodation

Historic housing type specific to the social sector where apartments or homes are clustered usually around a shared communal space. A scheme manager may or may not be on site. Care services may be offered to tenants through the landlord or a separate agency.

Supported accommodation

Accommodation which is provided alongside support, supervision or care to help people live as independently as possible in the community.

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