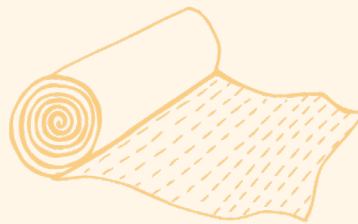
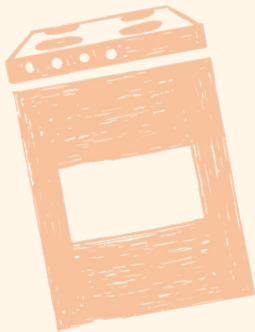


Finding Furniture & White Goods



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INTRODUCTION

This guide is for people who need essential furniture items and white goods, items like beds, sofas, washing machines, cookers, and fridge freezers, but who don't know where to turn to get help.

We understand that some people can't get credit to buy new items from high street shops, and do not have any savings.

There is support available but it can be hard to find so we hope that this guide will help you to get started.

We are End Furniture Poverty, part of a group of charities created over 30 years ago. Everything we do is connected to furniture and getting it to those who need it.

We work to raise awareness of the issue of Furniture Poverty, and to help people understand how hard it is to live without essential furniture to encourage them to work with us to change this.

We believe that everyone has the right to a home that has the essential furniture necessary to live a normal life.

We want people moving from rough sleeping or fleeing domestic violence, to be given a property that has all the essential furniture items necessary for a basic standard of living.

This will give people a real chance for a fresh start in life, make the tenancy much more sustainable, and give people the breathing space they need to get their lives back on track.

We decided to create this document to provide a useful resource to help you to find the furniture that you need. We have produced a separate guide aimed at support workers looking for furniture for the people they are working with.

We hope this guide helps you to find the support that you need. We welcome feedback and will be continually updating the information with all new versions uploaded onto our website: www.EndFurniturePoverty.org

WHERE TO START?

The cost of an essential furniture package can be as little as £1500. However, we understand that budgets are often very tight so for many people, support has to be found elsewhere.

There are several ways to access essential furniture and white goods and in many cases, multiple applications will need to be made to different organisations to put together a full package.

Some organisations will only accept applications for help from a support worker who usually needs to be registered with them. This could be a social worker or a health visitor.

If you do not have a support worker, your local Citizens Advice should be able to help you with referrals. Find your local Citizens Advice [here](#).

Support Checklist

- **Landlords, especially if they are a social landlord, (housing associations and council housing providers)**
- **Local authorities and their Local Welfare Provision, LWP, scheme**
- **A grant-giving organisation**
- **A preloved furniture provider**
- **Affordable credit**
- **Budgeting loan - this is available through Universal Credit however we believe this should only be considered as a last resort as it has to be repaid and will mean lower benefits payments in the near future.**

SPEAK TO YOUR LANDLORD

Furnished Tenancies

A good place to start is to speak to your landlord. If you live in a social housing property - one owned by a housing association or local authority - find out if they provide furnished tenancies.

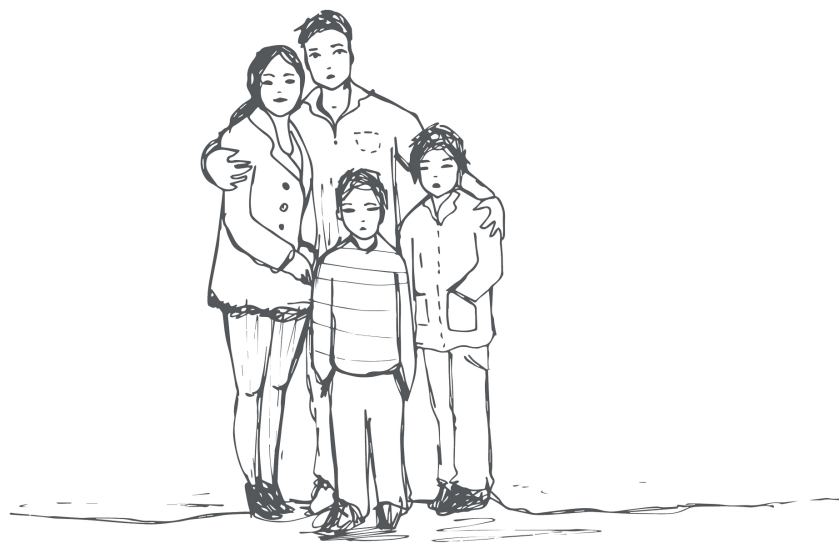
A furnished tenancy is where the social landlord provides you with furniture and white goods which is paid for through the service charge on your housing benefit. Please note the furniture remains the property of the landlord and you will never own it.

There are no upfront costs for a furnished tenancy, so if you are unlikely to be moving into employment in the short or medium term, they can provide you with all the essential furniture items you need, allowing you to focus on other areas of your life.

Unfortunately only some social landlords provide furnished tenancies but many do offer other types of support. This could be through a special fund to help tenants to buy furniture, or they may be able to offer advice and support to help you to apply for furniture elsewhere.

They could also help you with any additional benefits you may be entitled to, or refer you to grant-giving organisations who provide furniture and white goods.

The level of support is differs between social landlords but get in touch with them and find out what is available.



LOCAL WELFARE PROVISION

Funding Background

Local Welfare Provision, LWP, is there to provide emergency support for people who are facing a financial crisis.

These schemes are run by your local council however the funding comes from central government and many funds have had severe budget cuts over the past 10 years, leading to some local authorities to close their schemes completely.

How it Works

LWP schemes can have different names but can usually be found by a search for crisis support on your local council's website. If you are not sure who your local council is, do an internet search using your postcode or visit <https://www.gov.uk/find-local-council>

We have a directory of all the LWP schemes on [Finding Furniture page](#) on our website. Scroll down to the Local Welfare Provision section and put in your local authority.

Every local authority that offers furniture and white goods through an LWP scheme has a link to the right page on their website. If your local authority is listed but has no link, this is because they either no longer have a scheme, or the scheme does not offer furniture.

If this is the case, it is still worth getting in touch with them to see what other support they could offer. Usually they will be able to see if there are any additional benefits you are entitled to, or they may know of other local support or charities that they can direct you to.

Different LWP schemes have different criteria for support. For many you need to be on some form of benefits such as Income Support or Universal Credit but it is not always the case so check with your local authority. Sadly those who have No Recourse to Public Funds must not apply to an LWP scheme.

LWP schemes often have limits where you are only allowed to make a certain number of applications to the scheme and allowed a set value of support. If these are exceeded, no support will be offered.

Some LWP schemes will insist you apply for a Universal Credit advance payment first, so check the council's website and call their helpline for clarification. A few also only offer loans but these are usually through a local credit union so have low interest rates.

Claims usually take at least two weeks to be approved although many authorities do their best to meet urgent demand.

Once the item is delivered, it becomes your property and it should come with a standard warranty. Some local authorities provide new items, others offer preloved items or a mixture of the two.

If you have no furniture at all, you will find it difficult to obtain everything they need from an LWP scheme, but if you just need one or two essential items, like beds or white goods, it is a vital line of support and we would recommend that it is one of the first places you try for support.

GRANT PROVIDERS

There are a number of grant-giving charities and organisations who provide support through the provision of essential furniture items. Some provide a grant, others provide the item itself, and the majority have eligibility criteria to offer targeted support to specific groups of people.

Often you cannot apply for support for yourself, a support worker must apply on your behalf and they must be from an organisation that has registered with the grant giver.

Each organisation has clear instructions on eligibility criteria and application processes on their website and many provide helplines too - they are here to help people so do whatever they can to make sure their funds are accessible.

Here are just some of the organisations that can provide support with essential furniture items:

Glasspool Trust is a UK-wide charity that provides grants support for people experiencing financial hardship, with no restrictions on who they can help. They provide grants for all types of furniture, including flooring – one of the few organisations who do so. A support worker has to be registered with Glasspool Trust to make the application on behalf of the recipient.

Buttle UK support children and their families, including the provision of beds, and offer more comprehensive packages of support as opposed to grants for single items. Again applications have to be submitted by a registered support worker.

Family Fund help vulnerable children and young people up to the age of 18 who are experiencing a crisis or emergency through their BBC Children in Need Emergency Essentials Fund. They provide essential furniture items and they accept direct applications.

Smallwood Trust provide support for women living in persistent poverty, classed as being in relative income poverty in the current year and at least two of the three preceding years. They provide funding for “life situations” such as living on a low income and these grants can be used for essential furniture items.

There are also a large number of industry related funds, supporting people who have previously been employed in a particular sector. For example the Careworkers Charity offers crisis grants to former care workers, while the Retail Trust supports former retail workers by providing essential furniture items and other support.

Turn2Us is a national charity that provides a wide range of support, including a benefits calculator and a grants search tool. The only information you need to search is your age, gender and postcode.

More funding organisations can be found in our Directory of Grant Givers on Page 11 - this is not an exhaustive list but provides a good overview of the support available.

PRELOVED FURNITURE

Furniture Reuse Organisations

There are lots of charities and social enterprises across the UK who sell preloved furniture and white goods at low prices, and many also offer crisis referral schemes providing free items to those who need them.

Of course, these items are preloved, (secondhand!), but usually they will be thoroughly cleaned with any necessary minor repairs carried out. White goods can be a real issue as there aren't as many preloved or refurbished white goods suppliers out there, so you may need to look a little further afield.

Often these organisations can be a rare source of support for those with No Recourse to Public Funds.

Furniture reuse organisations usually have an easier application process than other sources of furniture. For example our sister charity Bulky Bob's provides a free preloved furniture crisis scheme in Liverpool and Oldham with no restrictions on who they support, including those with No Recourse to Public Funds. They only ask that applicants make an application to the Local Welfare Provision scheme first. This is so applicants are able to access the support available to find out about extra benefits they may be entitled to and other sources of support.

Many furniture reuse organisations are members of The Reuse Network so that can be a good place to start. Visit their website, <https://reuse-network.org.uk/> and look on the Find Items page.

Just put in the relevant postcode and it will tell you which organisations are

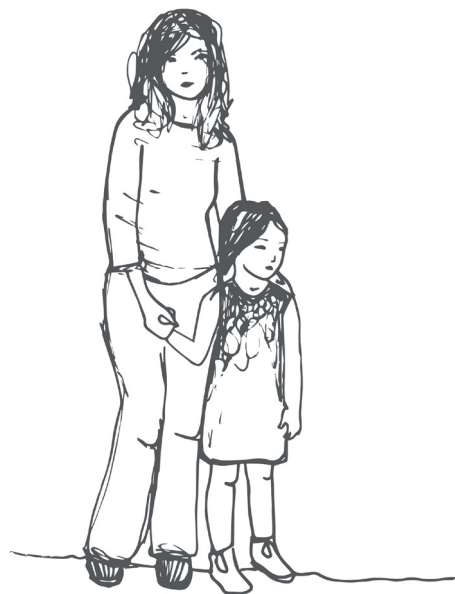
operating in that area, the type of items they offer, with all the contact details.

Not every reuse organisation is a member of The Reuse Network so always do an internet search for your area as well to see what else is available.

Many organisations will also offer discounts if you are receiving benefits so even if they don't offer any free crisis items, they can still be a way to obtain essential furniture items at a very low cost.

They can also be a great source of help for smaller items such as crockery and cutlery.

Unfortunately flooring can be extremely hard to obtain as the majority of LWP schemes and grant providers do not provide help with flooring. Some furniture reuse shops stock rugs which can cover up at least part of a bare cold floor.



AFFORDABLE CREDIT

We understand that high street credit is not available to many people living in Furniture Poverty, for a variety of reasons.

Sadly there are many organisations who will exploit this, such as rent-to-buy stores or payday lenders, both with large upfront costs and very high interest rates. But there are affordable alternatives.

For those able to access it, affordable credit can be a good way of acquiring furniture without taking on unmanageable debt.

Credit Unions

A good place to start is your local Credit Union. A Credit Union is a financial co-operative which provides savings, loans and a range of services to its members. It is owned and controlled by the members so its aim is to provide the best service to members rather than profits for shareholders.

They can provide loans at low interest rates to members and they encourage members to save with them which is a great way to start building up a credit rating.

Visit FindYourCreditUnion.co.uk for more information and use their search tool to find your nearest credit union.

Fair for You

[Fair for You](#) is an alternative to high cost weekly payment stores and offers flexible affordable loans to people on low incomes. It allows families to buy goods direct from their suppliers, with flexible affordable repayment schedules.

As well as helping people access essential items affordably, it also serves to improve their credit rating, making it much easier for them to access mainstream credit in future.

You pay what you can afford, when you can afford it and the faster you pay it off, the less you pay. Visit www.fairforyou.co.uk for more information.

Smarter Buys

[Smarter Buys](#) works in partnership with a number of social landlords to offer tenants a responsible, affordable finance alternative to high-cost high street stores.

If you aren't a tenant of one of the participating social landlords, you can still purchase essential furniture items from the store but may need a debit or credit card to do so. For more information, visit www.sbstore.org

Affordable Loans

Affordable Loans is a useful website that provides an online portal to a range of affordable lending providers. They also partner with StepChange to provide debt advice as well. You can apply through their website and be directed to a local community lender, with low interest rates and with the option of additional debt support. For more information, visit <https://www.affordableloans.credit/>

BENEFITS ADVANCES & LOANS

Both budgeting loans and advance payments are forms of benefit advances, the former for Jobseeker's Allowance claimants and the latter for those on Universal Credit.

The advantage of this support is you only pay back what you borrow, but the disadvantage is that the repayments are taken directly out of your benefit payments which can leave you without enough to live on.

Unfortunately some Local Welfare Provision schemes do insist on an application being made for this type of support first before they will consider a claim.

Budgeting Loan

If you are on Jobseeker's Allowance, you could be eligible for a Budgeting Loan from the Government to help you pay for an essential or unexpected expense such as furniture or household equipment.

To get a Budgeting Loan you must be in receipt of one of a number of benefits for a minimum of 6 months. To apply, visit <https://www.gov.uk/budgeting-help-benefits/how-to-apply>

Advance Payment

If you are on Universal Credit, you can apply for an Advance Payment or Budgeting Advance.

To get a Budgeting Advance, all of the following must apply:

- you've been getting Universal Credit, Employment and Support Allowance, Income Support, Jobseeker's Allowance or State Pension Credit for 6 months or more, unless you need the money to help you start a new job or stay in work
- you've earned less than £2,600 (£3,600 together for couples) in the past 6 months
- you've paid off any previous Budgeting Advance loans.

To apply for a Budgeting Advance, please visit your local job centre.



DIRECTORY OF GRANT GIVERS

Below is a list of funders who may be able to support you with a range of support, including the provision of furniture and white goods.

Click on the name of each fund which is a link so you can visit their site to allow you to check their eligibility criteria and find their contact details.

General Fund

[Glasspool Trust](#) is a UK-wide charity that provides grants support for people experiencing financial hardship, with no restrictions on who they can help. They provide grants for all types of furniture, including flooring – one of the few organisations who do so. All the information is on their website or email: grants@glasspool.org.uk with any further questions.

For Families or People with Children

- [Buttle UK](#) is for families who are experiencing challenging circumstances in addition to financial hardship Tel: 020 7828 7311
- [Emergency Essentials](#) is a BBC Children in Need fund administered by Family Fund to support children and young people with essential furniture
- [Family Action](#) aims to help prevent an immediate crisis from spiraling and threatening the stability of families and individuals
- [Family Fund](#) helps families across the UK who are raising a disabled or seriously ill child or young person aged 17 or under Tel: 01904 550055

For Women

- [The Smallwood Trust](#) provides regular support to help with your day to day household and living expenses, and a guiding hand to help you through a tough situation Tel: 0300 365 1886
- [The Newfield Charitable Trust](#) is restricted to females 30 years and under and Coventry and Leamington areas only Tel: 02476 227 331
- [Young Women's Trust](#) helps women aged 18-30 with grants to help get the things needed to find work Tel: 020 7837 2019

Other Funders

- [Vicar's Relief Fund](#) supports people who are homeless or are vulnerably housed Tel: 020 3795 5746
- Heinz, Anna and Carol Kroch Foundation (No Website) support people experiencing severe poverty/ ongoing medical problems/domestic violence or homelessness Tel: 020 8979 0609
- [The Talisman Charity](#) supports people in financial hardship, offering grants for education, health, housing, disablement or disability (No Telephone No.)
- [The League of the Helping Hand](#) give grants for essential household items for disabled individuals and their carers Tel: 01444 236 099

DIRECTORY OF GRANT GIVERS

- [Florence Nightingale Aid in Sickness Trust](#) provide life enhancing grants to help people of all ages in need who are ill, convalescent or disabled, including fridges and washing machines Tel: 020 7998 8817
- [Margaret's Fund](#) gives grants to women in ill health and financial need. Email info@margaretsfund.org
- [Macmillan](#) provide small one-off grants to people for cancer related support Tel: 0808 808 0000
- [The RNIB](#) offer grants to support people with sight loss Tel: 0303 123 9999
- [Gardners Trust for the Blind](#) supports blind and partially sighted people, including some white goods. Applications only considered quarterly. Tel: 020 7253 3757
- [WaveLength](#) provide televisions, radios and tablets for isolated and lonely people living in poverty Tel: 01708 621 101
- [Headway Emergency Fund](#) help adult brain injury survivors and their families with white goods Tel: 0208 640 8413
- [Greggs Foundation Hardship Fund](#) provides essential furniture items for families in financial hardship living in Northumberland, Tyne & Wear, Durham and Teeside Tel: 0191 212 7626
- [The Dorcas Project](#) provides basic furniture and household items to individuals and families who are suffering poverty and disadvantage who live in Hampshire at very low cost. They only accept applications from recognised partners. Tel: 023 8077 3132

Occupational Benevolent Funders

For people who work/have worked in hotels, bars, restaurants or in the alcohol industry

- [Hospitality Action](#) supports people who currently work or have previously worked in hospitality Tel: 0808 802 0282
- [Licensed Trade Charity](#) offer financial support to those who've worked in the Licensed Drinks Trade/Industry for at least 5 years continuously Tel: 0808 801 0550
- [The Drinks Trust](#) (formerly The Benevolent) support people who work, or have worked within the UK drinks industry Tel: 0800 915 4610

For people who work/have worked in shops/retail/supermarkets

- [The Retail Trust](#) support people who currently work or have previously worked in the Retail Trade Tel: 0808 801 0808
- [Grocery Aid](#) help people who are currently working or have previously worked in the grocery industry Tel: 08088 021122

For people who work/have worked in education

- [Teaching Staff Trust](#) support those who've worked or have retired from working in a school, a nursery or other under 19s education setting for five years or more Tel: 01322 293 822

DIRECTORY OF GRANT GIVERS

- [Education Support Partnership](#) helps those who have taught or been employed by/in a UK school, college or university, in paid employment, for a minimum of one term. Tel: 020 7697 2772

For people who work/have worked in gardening, horticulture and agriculture

- [The Royal Agricultural Benevolent Institution](#) Tel: 01865 724931
- [Perennial](#) (for people working or who used to work in the Horticultural Industry) Tel: 0800 093 8543

For people who work/have worked in the postal service

- [The Rowland Hill Fund](#) helps people who have worked for Royal Mail (RM) , Post Office Ltd (POL), Parcelforce Worldwide (PFW), Royal Mail Property & Facilities Solutions or any previously associated companies Tel: 0345 600 4586

For people who work/have worked in the building and construction industry

- [Construction Industry Helpline](#) supports current or former workers in the construction industry or allied trades and apprentices to a construction trade Tel: 0345 605 1956

For people who work/have worked in nursing

- [Cavell Nurses Trust](#) support nurses, midwives and healthcare assistants, working and retired, with essential white goods. Tel: 01527 595999
- [Royal College of Midwives Benevolent Fund](#) helps midwives and maternity support workers Tel: 0300 303 0444

For people who work/have worked in social care

- [The Care Workers Charity](#) provide crisis grants for essential white goods and household items for those working or previously working in the social care sector (No Telephone No.)
- [Social Workers Benevolent Trust](#) gives financial support to social workers but only assess applications bi-annually. Tel: 0121 622 3911

For people who serve/have served in the armed forces

- [SSAFA](#) provide lifelong support to both regulars and reserves in the Armed Forces and their families, including anyone who has completed National Service. Tel: 0800 731 4880
- [The British Legion](#) provide financial support to the Armed Forces community Tel: 0808 802 8080

Other Occupational Benevolent Funders:

- [The Bakers Benevolent Society](#) supports those who have retired from the baking industry or it's allied trades. Tel: 01992 575951

DIRECTORY OF GRANT GIVERS

- [BEN the Automotive Industry Support Service](#) (previously Motor and Allied Trades Benevolent Fund) supports people who've worked in the automotive industry and their families. Tel: 08081 311 333
- [The Institution of Structural Engineers Benevolent Fund](#) helps members and former members of the Institute, and their families. Tel: 020 7235 4535
- [The Charity for Civil Servants](#) gives financial support to civil servants. Tel: 0800 056 2424
- [The Railway Benefit Fund](#) supports current, retired and former rail staff and their dependents with grants for essential furniture items. Tel: 0345 241 2885