

Affordable electrical goods

Buying new white goods (fridges, washing machines, cookers) or electrical items such as computers for your home can be a large and often unexpected expense. Some high street shops charge very high interest rates if you buy items and spread the cost out over weekly payments. You can end up paying 2 or 3 times more than the value of the goods. Rather than spend over your budget, think about second hand electrical goods options before looking at loans, in store credit or hire purchase. Consider [affordable credit](#) and avoid expensive options.

If you have long term health conditions or a disability you may also be able to get support with electrical goods.

Second hand goods

It's cheaper and better for the environment to buy second hand goods.

The [Reuse Network](#) can help you locate an organisation near you that sells used electrical goods.

[St. Oswald's Hospice](#) has 3 shops in the Newcastle area where you can donate or buy second hand items, including furniture and electrical goods.

[The British Heart Foundation](#) have charity shops across Newcastle where you can buy low cost clothes, toys and goods. They have [Furniture and Electricals shops in West Denton](#) and [Byker](#) where you can donate or buy second hand goods including furniture and electrical goods.

[Families 1st – North Newcastle Food Bank](#) provide affordable second hand items such as household goods, clothes, furniture and mother and baby packs to people in need. You can buy at a low cost, collect items for free or donate your unwanted items. This part of their service is called [Preloved CIC](#).

[St Vincent's Centre Newcastle](#) have a used furniture shop, where you can buy second hand furniture, electrical items, household goods and bric-a-brac. Their electrical items are all PAT tested. Local delivery is available for a small charge

[Facebook Marketplace](#), [Ebay](#), [Nextdoor](#), [Preloved](#) and [Gumtree](#) sell second hand electrical items. [Free cycle](#) and [Freecycle](#) offer free goods to collect or trade. Read more about [shopping online](#) and [staying safe online](#).

Grants and support from charities

Charities have some funding available to help people in need to buy essential items.

[Turn2us](#) is a charity where you find charitable funds and grants to apply for, when you need money for essential things in life. For example, furniture, household items, white goods, electrical items, studying, bringing up children, experiencing life changing circumstances and more. On their website they provide a benefits calculator, grant finder, and a Personal Independence Payment (PIP) Helper tool.

[Family Fund's Your Opportunity grant](#) is for people with a disability aged 18 to 24. The grant can support young adults with:

- digital equipment: including laptops, tablets or software to help with learning, coursework or gaming
- bedroom furniture: assistance with beds and bedding, or televisions
- white goods: kitchen items such as fridge freezers, cookers or washing machines, to help with independence.

[Wavelength](#) provide free radios, televisions, and tablet computers to people who are in financial need and lonely due to bereavement, illness, disability, homelessness or refugee status. Individuals or groups can be referred by a social worker, a health or care worker, a housing officer, voluntary, charity or community worker, a member of a religious organisation.

[Community Foundation](#) have a variety of grants available to apply for individuals and organisations. You can use their online grant finder to see the grants that are available at the moment. These grants are usually available to help improve health, wellbeing and education opportunities for people in the North East.

Affordable credit options

If you can't find the item that you need second hand and need to lend some money to buy it.

[Moneywise Credit Union](#) offer low cost loans to people in Tyne and Wear which you could use to buy white goods or electrical items.

[The Department for Work and Pensions \(DWP\)](#) can award interest free [Budgeting Loans or Universal Credit Budgeting Advances](#) to help you pay for essential things, such as furniture, clothes, moving costs or hire purchase debts. You must be in receipt of certain benefits and for a certain period of time. The loan is paid back by direct deductions from their benefits.

Read more about [affordable credit options in Newcastle](#).

Computers and mobile devices

Read more about [getting online and digital equipment](#) on InformationNOW.

[Getonline@home](#) (operated by Microsoft and Currys) offer customers on benefits a refurbished PC or laptop for £99. If you are not on benefits then new customers pay on average £20 more for an item if you call Currys and purchase broadband or a home telephone line too.

[FurbdIT](#) is a partnership working to reduce digital poverty. They collect unwanted devices and IT equipment and refurbish. As an individual you might be referred for a device from a housing

provider partner or you can contact [The Hope Foundation](#).

Buying items on credit

Before buying a new item, you may be able to find it cheaper second hand, or apply for grants to help, as explained above. However if you can't do this, you may be able to buy essential items using online lending companies.

Many high street retailers, such as Currys, AO.com offer credit options, where you can spread the payments for the thing you wish to buy over a number of weeks, months or years. They may offer an option to buy now, pay later. These companies charge interest on these payments, which means you will pay more for the item you are buying. They may carry out a credit check before you can purchase an item and only offer these deals to people with a good credit score.

It is worth shopping around to find the best and most affordable deal for you. You will need to make regular payments for the items you buy. Read more about [managing your money and budgeting](#) on InformationNOW.

[Fair for you](#) is an alternative to high cost weekly payment stores. It's a not for profit, online lending company, set up for the benefit of people who are unable to get mainstream credit. They offer support to buy household appliances, laptops, prams and furniture such as beds, sofas, tables and chairs. Use their loan calculator to see how much you will pay in total.

[Smarterbuys](#) is an online alternative to expensive, high interest stores to buy essential home items, such as household appliances, electrical items and furniture. You need a bank account or credit union account to use this service. Smarterbuys work with a number of housing providers and social landlords. Using this service involves taking out a loan which you pay back across a number of months. You are charged interest, so you pay more for the product. They're a charity that's regulated by the Financial Conduct Authority.

Make sure you're claiming any benefits you're entitled to

If you're entitled to [welfare benefits](#) make sure that you're claiming the full amount that you're entitled to. A local independent advice service can help guide you through the process such as:

- [Citizens Advice Newcastle](#) give benefits advice to anyone in Newcastle
- [Newcastle Welfare Rights Service](#) give benefits advice to people in priority groups including those over 65. They have a [public advice line](#) open to all Newcastle residents and a [consultancy line](#) and [referral form](#) for professionals.
- [Newcastle libraries](#) offers remote access to advice on different days of the week. See the booklet below

There are more benefit advice services in Newcastle. Visit Newcastle.gov.uk for the most up to date: '[Where to get benefit advice](#)' booklet.

Search for Benefits advice organisations

Location:

Postcode:

Help to set up your home and live independently

Newcastle City Council runs The Supporting Independence Scheme. They provide basic household items, to help you live independently. For example microwaves, cookers and fridges. It's for people on low incomes who are being supported by **Adult Social Care** or Children's Social Care, Community Mental Health Teams, **Housing Advice Centre**, Probation, **Your Homes Newcastle Advice and Support Workers** and other housing support workers or resettlement teams to:

- resettle in the community following a stay in an institution
- remain in the community rather than enter an institution
- set up home in the community, as part of a planned resettlement programme, following an unsettled way of life
- maintain their independence (families)

You can't apply directly to this scheme. You apply through your support worker who can help you to maintain your independence. Read more about the scheme on the council's website. If you do not have a support worker but feel you need support, contact **Adult Social Care at Newcastle City Council.**

Independence at Home provide small grants for people who have a physical disability, learning disability or long term illness and are in financial need. They provide small grants for:

- Mobility and Travel Equipment
- Special Disability Equipment
- Home Adaptations
- Communications Equipment
- House Repairs
- Kitchen Equipment
- Beds and Bedding
- General Furnishings
- Removal expenses to suitable or independent accommodation

You can't apply directly to this scheme. A professional health, social care or advice service worker can help you to apply for a grant.

Where to recycle electrical items

Recycle your electricals is a website where you can find the nearest places to you to recycle your electrical items. Anything with a plug, battery or cable can be reused or recycled. Local shops, cafes, leisure centres and recycling hubs have joined the scheme so you can drop off your small electrical items to be recycled. helping to reduce waste and stop things going to landfill that can be recycled.

[Read more about recycling on InformationNOW](#)

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Useful Organisations

Moneywise Credit Union Ltd

Email: admin@moneywise.org.uk

Website: www.moneywise.org.uk

Telephone: 0330 165 5337

Address: 187-189 Shields Road, NE6 1DP

Getonline@home

Email: info@computerrecyclersuk.com

Website: <https://www.getonlineathome.org/>

Telephone: 0330 165 5337

Reuse Network

Email: info@reuse-network.org.uk

Website: <https://reuse-network.org.uk/>

Telephone: 0800 085 8339

Address: 48 -54 West Street, BS2 0BL

St Oswald's Hospice

Email: enquiries@stoswaldsuk.org

Website: www.stoswaldsuk.org

Telephone: 0191 285 0063

Address: Regent Avenue, NE3 1EE

British Heart Foundation

Email: heretohelp@bhf.org.uk

Website: <https://www.bhf.org.uk/>

Telephone: 0300 330 3322

Address: Compton House, B37 7YE

FurbdIT

Email: ask@furbdit.org.uk

Website: <https://furbdit.org.uk/>

Telephone: 01642 232 220

Turn2us

Email: info@turn2us.org.uk

Website: www.turn2us.org.uk

Telephone: 01642 232 220

Address: Unit 9, CF15 7QQ

Department for Work and Pensions (DWP)

Website: <https://www.gov.uk/government/organisations/department-for-work-pensions>

Telephone: 01642 232 220

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: <http://citizensadvice-newcastle.org.uk>

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Address: **POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

Smarterbuys

Email: info@sbstore.org

Website: www.smarterbuys.org.uk

Telephone: 0300 500 0975

Address: Craghead Village Hall , DH9 6AN

The Hope Foundation

Email: info@hope-foundation.org.uk

Website: www.hope-foundation.org.uk

Telephone: 01642 232 220

Address: Hope House, TS1 5BA

Families 1st 4 Additional Needs

Email: support@families1st.uk

Website: <https://www.families1st4additionalneeds.org/>

Telephone: 0191 217 0079

Address: Moirs Of Gosforth, Windsor House, NE13 7BA

Recycle your electricals

Website: <https://www.recycleyourelectricals.org.uk/>

Telephone: 0191 217 0079

Community Foundation North East

Email: general@communityfoundation.org.uk

Website: <https://www.communityfoundation.org.uk/>

Telephone: 0191 222 0945

Address: Community Foundation, Philanthropy House , NE3 1DD

Related Articles

[Internet, WiFi and broadband](#)

[Your Consumer Rights](#)

[Help with energy problems and how to pay for them](#)

[Practical help to move home](#)

[Energy saving tips](#)

[Affordable furniture](#)

[Bank accounts](#)

[Support for people with low incomes](#)

[Getting online and using digital equipment](#)