

Affordable furniture

Furniture can be quite expensive, especially if you are moving house or setting up for the first time. 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 exceed your budget, think about second hand furniture options before looking at loans, in store credit or hire purchase. Consider **affordable credit** and avoid expensive options.

Second hand furniture

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

Community Transport – Home Furniture Reuse East End (Byker) and Home Furniture Reuse West End (Fenham) are furniture shops which sell low cost second hand furniture such as beds, wardrobes, sofas, tables, chairs and fridges. They also stock some new furniture such as beds and mattresses Anyone can visit their shop. They receive deliveries of new items Monday to Friday. You can donate unwanted furniture to them too. They can arrange home delivery for a small fee.

British Heart Foundation has second hand furniture and electrical shops in West Denton and Byker. You can donate or buy.

<u>Orange Box North East</u> collect unwanted furniture, electrical and household items, and redistributes these at affordable prices to individuals and families on low income. They offer a free collection service of any unwanted goods, from single items to full house clearance service.

Reuse Network website can locate your nearest furniture re-use facility where you can purchase or donate furniture.

<u>Freecycle</u> is a not-for-profit movement of people who give and receive items for free in your towns and neighbourhoods. You need to register to be a member. Membership is free.

North East Community Link is a not-for-profit organisation that supports disadvantaged local people in need by supplying them with essential furniture.

<u>Betel UK</u> support people with addictions to rebuild their lives. They also offer services to the community including a charity furniture shop in Benwell which sells second-hand furniture and house clearance services.

<u>St. Oswald's Hospice</u> has 3 shops in the Newcastle area where you can donate or buy second hand items, including furniture and electrical goods.

<u>St Vincent's Centre Newcastle</u> 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

<u>Families 1st – North Newcastle Food Bank</u> 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**.

Facebook Marketplace, Ebay, Nextdoor and Gumtree sell second hand electrical items. 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.

<u>Turn2us</u> 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.

<u>Family Fund's Your Opportunity grant</u> 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.

<u>Community Foundation</u> have a variety of grants available to apply for, available to 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 available to buy furniture

<u>Moneywise Credit Union</u> offer low cost loans to people in Tyne and Wear which you could use to buy furniture and household appliances.

Newcastle Council Housing provide a furniture rental service for council tenants. They can supply you with essential items of furniture in exchange for a weekly payment that is added to your rent. This can include items such as: sofas, beds, cots, washing machines, microwaves, crockery and cutlery. This can be an affordable option if you receive housing benefit or universal credit. Talk to your housing officer for more information.

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.

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 Next, DFS, and Wren 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 <u>managing your money and budgeting</u> 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.

<u>Smarterbuys</u> 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.

Support to settle or resettle in the community

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 beds, cookers or 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. Your 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 <u>Adult Social Care at Newcastle</u> City Council.

<u>Independence at Home</u> 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.

Emergency Support

<u>Emergency support funds</u> are available to you from Newcastle City Council if you are in a crisis situation. It can be used to pay for food, clothing, fuel for heating and emergency travel. It's for people who have no other source of funding or financial support.

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

If you're entitled to <u>welfare benefits</u> 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 <u>public advice line</u> open to all Newcastle residents and a <u>consultancy line</u> and <u>referral form</u> 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. Read the 'Where to get benefit advice' booklet.

Search for Benefits advice organisations

Location:	
Postcode:	
FUSICUUE.	

Furniture services outside Newcastle

<u>Foundations Furniture</u> is based in Gateshead and offer low cost, pre-loved furniture, electrical appliances and other household goods.

Last updated: March 7, 2025

Useful Organisations

Community Transport – Home Furniture Reuse (West End)

Email: newcastle@communitytransport.org

Website: https://www.communitytransport.org/ct-furniture-newcastle-west

Telephone: 0800 917 4397

Address: Unit 2, NE4 6QA

Newcastle Council Housing Services

Email: council.housing@newcastle.gov.uk

Website: https://new.newcastle.gov.uk/housing/council-housing/

Telephone: 0191 278 7878

Address: Newcastle City Council, NE7 7LX

Orange Box North East

Email: orangeboxnortheast@yahoo.com

Website: http://www.orangeboxnortheast.org.uk

Telephone: 0191 224 2116

Address: Unit 13 Brough Park Trading Estate, NE6 2YF

Recycle Now

Website: http://www.recyclenow.com/

Telephone: 0191 224 2116

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

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

Foundations Furniture

Email: foundations.project@btconnect.com

Website: http://www.foundationsfurniture.co.uk/

Telephone: 0191 477 8337

Address: Units 1 and 2 Teams Craft Workshops, NE8 2PB

Freecycle

Website: https://www.freecycle.org/

Telephone: 0191 477 8337

North East Community Link

Telephone: 0191 234 2683

Address: North East Furniture Link, NE28 7RL

Community Transport – Home Furniture Reuse (East End)

Email: newcastle@communitytransport.org

Website: https://www.communitytransport.org/ct-furniture-newcastle-east

Telephone: 0800 917 4397

Address: The Grand, NE6 1JR

Fair for You Enterprise CIC

Email: info@fairforyou.co.uk

Website: https://www.fairforyou.co.uk/

Telephone: 0121 4330739

Address: Delta View, B26 3PG

Department for Work and Pensions (DWP)

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

Telephone: 0121 4330739

Turn2us

Email: info@turn2us.org.uk

Website: www.turn2us.org.uk

Telephone: 0121 4330739

Address: Unit 9, CF15 7QQ

Adult Social CarePoint at Newcastle City Council

Email: ASCP@newcastle.gov.uk

Website: http://www.newcastle.gov.uk/AdultSocialCare

Telephone: 0191 278 7878

Address: Adult Social CarePoint Newcastle City Council, NE4 9LU

Betel UK

Email: hexham.betel@gmail.com

Website: http://www.betel.uk/

Telephone: 0191 272 0957

Address: Charity Furniture Shop, NE4 8BE

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

Smarterbuys

Email: info@sbstore.org

Website: www.smarterbuys.org.uk

Telephone: 0300 500 0975

Address: Craghead Village Hall, DH9 6AN

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

Independence at Home

Email: iah@independenceathome.org.uk

Website: https://independenceathome.org.uk/

Telephone: 0191 217 0079

St Oswald's Hospice

Email: enquiries@stoswaldsuk.org

Website: www.stoswaldsuk.org

Telephone: 0191 285 0063

Address: Regent Avenue, NE3 1EE

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

Changing Lives

Email: central.office@changing-lives.org.uk

Website: http://www.changing-lives.org.uk

Telephone: 0191 273 8891

Address: Unit D13 Marquis Court, NE11 0RU

Related Articles

How to pay for adaptations to your home

Housing: buying or renting in Newcastle

Practical help to move home

Support for people with low incomes

Affordable Credit

Affordable electrical goods

Emergency funds and crisis support

Mental health emergency or crisis services

Food banks and free emergency food in Newcastle