

### You can afford to pay cash

- Local shops (discounts may be available from some shops)
- Online stores
- Places selling quality pre-owned goods (discounts may be available from some suppliers)

### You cannot afford to pay cash but are likely to get credit

- Some local shops
- Online stores
- Hoot

**NB: Check the interest rate and total amount to be repaid, try and avoid Pay Day loans as they have high interest rates**

### You cannot afford to pay cash and are unlikely to get credit

#### If you are taking on a new tenancy

1. You could get a Furnished Tenancy? (This would need to be agreed with the new landlord before the tenancy starts and only social housing tenants can apply).
2. If you have been on benefits for 6 months or more, you MAY be able to get a Budgeting Loan or a Budgeting Advance from the Department of Work and Pensions DWP .  
[www.gov.uk/budgeting-help-benefits/how-to-apply](http://www.gov.uk/budgeting-help-benefits/how-to-apply)
3. You MAY be eligible to apply for Local Welfare Provision (LWP).  
[www.bolton.gov.uk/benefits/help-crisis-emergency](http://www.bolton.gov.uk/benefits/help-crisis-emergency)
4. Does your new landlord have a hardship fund you could access?
5. Are there any other trust funds or grants you could be entitled to? (See links overleaf)
6. Can you get free preowned goods from anywhere? (see links overleaf)

#### If you are not taking on a new tenancy,

- you will not be able to change to a Furnished Tenancy
- you will not be eligible for LWP unless there has been a disaster
- 2. 4. 5. & 6. above could still be options.

**Carpets** can be one of your biggest expenses when moving home or when refurbishing your current home. Beware of some of the pay-weekly carpets that you find on the internet, some of them can be over-priced and poor quality, always do your research. Finance options available from Hoot Credit Union are a good choice. Bolton Nice can also provide carpets, sometimes new sometimes used, they will also fit them for you. Some carpet shops offer their own finance , shop around to get the best deal for you. Some local shops may offer a discount for Bolton at Home tenants.

**Trust Funds** – These may be available for customers to apply for grants for furniture, white goods etc however it is by no means exhaustive: -

**Turn2us** - a national charity that helps people in financial hardship gain access to welfare benefits, charitable grants and support services.

To look for a grant or funds that might be able to give your customer a grant and/or other types of help search online at <https://grants-search.turn2us.org.uk/>

**United Utilities Trust Fund** – for United Utilities customers in financial hardship. Applications can be made online through the website <http://www.uutf.org.uk> or an application can be printed and submitted freepost.

**British Gas Energy Trust** - Applications can be made online at the website <http://www.britishgasenergytrust.org.uk> or an application form can be printed and submitted via post. Families and individuals in need, suffering or other distress fit the criteria and they can apply for;

- *Household items which includes gas/electric cooker; fridge-freezer, washing machine; tumble dryer; washer/dryer; gas fire; bed; carpets (up to a maximum of £500 including fitting costs); microwave and vacuum cleaner. (Limited to one household item per application)*

**Bolton Guild Of Help** – a local charity Address: [Scott House 27 Silverwell Street, Bolton BL1 1PP](#) Telephone: 01204 524858

**SSAFA** – provide welfare, health and support services, for the UK military's serving personnel, veterans, and their families. Contact Forcesline on 0800 731 4880, or send a message using their [Forcesline contact form](#).

**Preowned Goods** – Some Charity Shops offer discounts to local housing association tenants – please check with the landlord

**Emmaus**

Address: Derby Barracks, Fletcher Street, Bolton BL3 6NF

Tel: [01204 398056](tel:01204398056)

**Salvation Army**

Address: Unit 2B1 Central Retail Park, Manchester Road, Bolton

BL2 1HQ Tel: [01204 866238](tel:01204866238)

**British Heart Foundation**

Address: 47-53 Knowsley Street, Bolton BL1 2AS Tel: [01204](tel:01204828655)

[828655](tel:01204828655)

**Bolton Hospice Furniture Plus**

Address: Unit 3 Morston Point, Manchester Road, Bolton BL2 1HA

Tel: [01204 663 069](tel:01204663069)

**Bolton NICE**

Address: 38 Moor Lane, Bolton, BL1 4TH (used to be MHIST charity shop)

Free donated items, however, depends on what is in stock.

Each case is looked at on an individual basis.

Tel: [07900535403](tel:07900535403)